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(54) Title: TRANSFERRING FUNDS USING MOBILE DEVICES

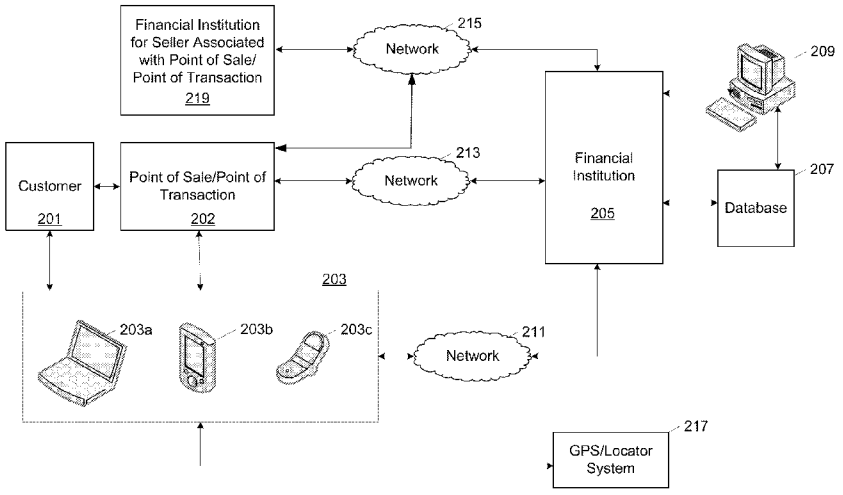


FIG. 2

(57) Abstract: Aspects of this disclosure relate to a method for transferring funds involved in a financial transaction of a customer by utilizing the mobile device of the customer, including determining device identification data for a mobile device, associating the device identification data to a financial account of a customer, receiving a fund transfer request that includes data identifying the mobile device and an amount of funds to transfer from the financial account of the customer to a financial account of the seller, verifying the fund transfer authorization based on the device identification data, and initiating the fund transfer between the customer's financial account and the financial account of the seller.

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