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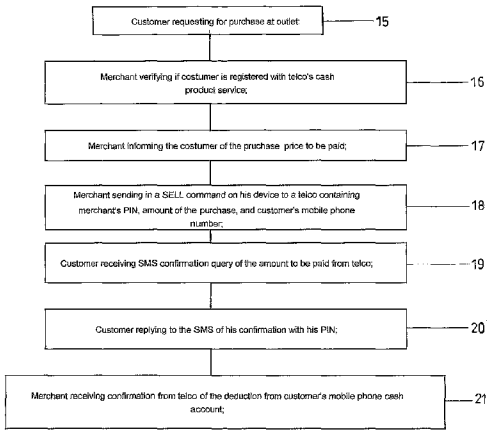
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(54) Title: A METHOD OF CASH-LESS, CARDLESS PURCHASE TRANSACTION USING MOBILE PHONES



(57) Abstract: The method of cash-less purchase transaction using mobile phone comprising steps of: - customer requesting for purchase at outlet; - merchants verifying if customer is registered with telco's cash product service; - merchant informing the customer of the purchase price to be paid; - merchant sending in a SELL command on his device to a telco containing merchant's PIN, amount of the purchase, and customer's mobile phone number; - customer receiving SMS confirmation query of the amount to be paid from telco; - customer replying to the SMS of his confirmation with his PIN; - merchant receiving confirmation from telco of the deduction from customer's mobile phone cash account; - merchant releasing product to the customer; - customer receiving confirmation of the deduction via SMSD sent to his mobile phone; - alternatively, merchant using mobile phone device informing customer of the merchant's mobile number which the customer can send his virtual cash to; - customer sending the amount via SMS to 2882+ the 10 digit mobile number of the merchant; - the subscriber and the merchant then getting simultaneous SMS acknowledgment of the transfer with confirmation number.

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