Abstract

A network for processing retail sales transactions includes a customer transceiver with a unique customer number, a reader receiving the customer number and sending it to a point-of-sale device where it is combined with transaction information to form a transaction entry. The transaction entry is sent through a merchant computer to a transaction processing system having a customer database. The transaction processing system references an entry in the customer database corresponding to the customer/transmitter ID number and routes the transaction entry to a payment processing system specified in the customer database entry.

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