ABSTRACT

PROCESSING PAYMENTS

A personal communication device for processing financial information via a payment terminal, the payment terminal being configured to output a wireless signal is configured to receive the wireless signal of a payment terminal; determine whether the received wireless signal has a strength above a first signal threshold. If the received signal strength is above the first signal strength threshold, it emits a wireless request signal to cause the payment terminal to establish a communication channel with the personal communication device, wherein the request signal causes the payment terminal to establish only one communication channel, wherein the communication channel is only between the said personal communication device and the payment terminal. When a financial transaction at said personal communication device is concluded, it emits a wireless release signal to close down the communication channel so that the payment terminal can establish another communication channel with another personal communication device.

(Fig. 4F)