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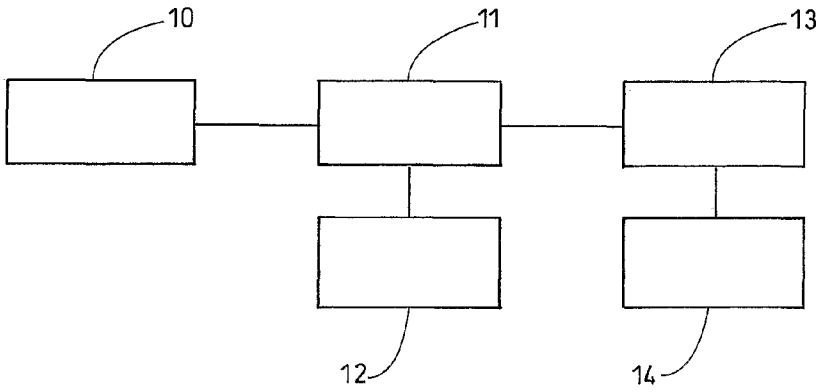
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[Continued on next page]

(54) Title: A METHOD OF CONVERTING VIRTUAL CASH TO CASH AND DEDUCTING FROM A MOBILE PHONE CASH ACCOUNT



(57) Abstract: The method of converting cash into virtual cash and loaded into a mobile phone cash account using telco's cash product services comprising the steps of: - customer going to outlet to convert cash into virtual cash using telco's product services; - customer filling up forms, showing identification; - frontliner of outlet verifying customer's identification; - frontliner accessing the device and keying command containing - customer's information, reference number of registration form, - customer's or 3rd party-recipient 's mobile phone number and amount of cash to be converted to virtual cash and sends this to telco; - frontliner collecting cash to be converted to virtual cash and the service fee and issues receipt to the customer; - customer receiving SMs acknowledgment from telco that the cash has been converted to virtual cash and loaded in the recipient's mobile phone cash account; - frontliner's device receiving a message from telco (with format matching the device) of acknowledgment with confirmation number.

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