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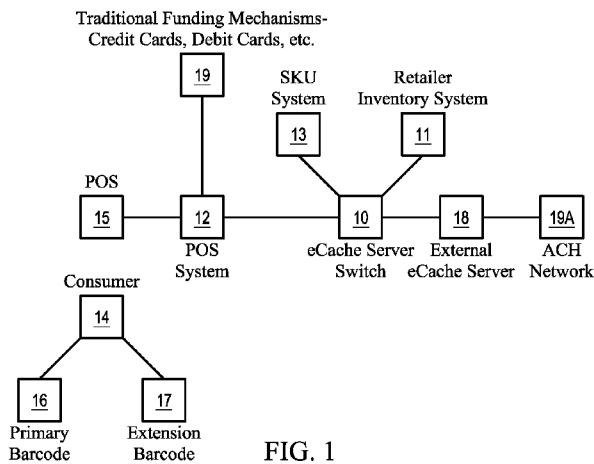


FIG. 1

(57) Abstract: A method for making financial transactions uses a proprietary server and network in communication with a merchant's point of sale (POS) terminal and a customer's smart phone. The smart phone runs an application that generates or downloads from the server a two dimensional barcode containing encrypted information. The barcode display is scanned at the POS, and transaction information returned to the proprietary server for processing as an ACH or a conventional transaction.

INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER INV. G06Q20/00 ADD.		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED		
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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) EPO-Internal		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2009/108080 A1 (MEYER JOHN F [US] ET AL) 30 April 2009 (2009-04-30) claims 1-9; figures 6,7,8a,8b paragraph [0032] paragraph [0097] paragraph [0165] paragraph [0168] paragraph [0074] paragraph [0125] paragraph [0135] - paragraph [0136] paragraph [0190] - paragraph [0193] -----	1-6
X	US 2010/138344 A1 (WONG CATHERINE A [US] ET AL) 3 June 2010 (2010-06-03) paragraph [0021]; claims 1-25; figures 1-4 -----	1-6
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input checked="" type="checkbox"/> See patent family annex.		
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"A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed		"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family
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