



(12) **United States Patent**
Dunwoody

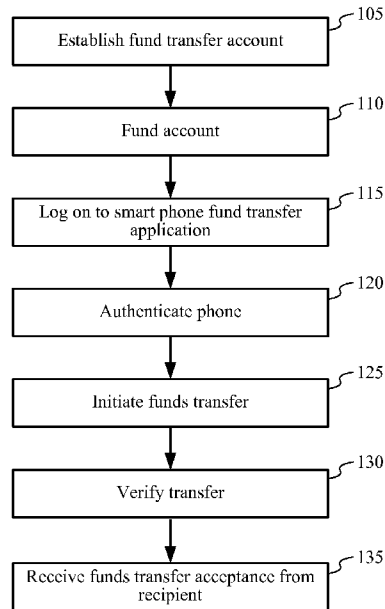
(10) **Patent No.:** **US 8,458,088 B2**
(45) **Date of Patent:** **Jun. 4, 2013**

- (54) **MONEY TRANSFER SMART PHONE METHODS AND SYSTEMS**
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- (73) Assignee: **The Western Union Company**, Englewood, CO (US)
- (*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 453 days.
- (21) Appl. No.: **12/756,825**
- (22) Filed: **Apr. 8, 2010**
- (65) **Prior Publication Data**
US 2011/0251941 A1 Oct. 13, 2011
- (51) **Int. Cl.**
G06Q 20/10 (2012.01)
- (52) **U.S. Cl.**
USPC **705/39; 705/35; 705/37**
- (58) **Field of Classification Search**
USPC **705/37**
See application file for complete search history.

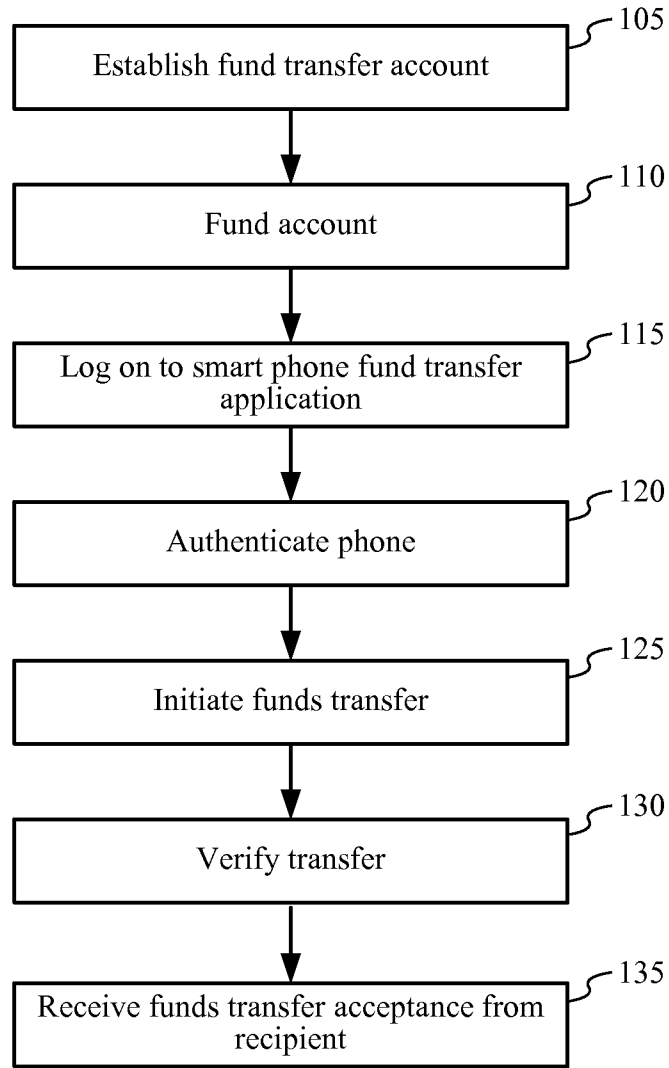
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(57) **ABSTRACT**
A method includes establishing a first funds transfer account associated with a first device and a second funds transfer account with a second device, funding at least the first fund account, and selecting the second device as the recipient of a funds transfer from the first device. The method further includes sending a communications link request from the first device to the second device and receiving acceptance of the communications link request from the second device. The method then establishes a communications link between the first device and the second device, initiates a funds transfer from the first device to the second device, wherein the amount is designated at the first device, and verifies the funds transfer amount, the first funds transfer account, and the second funds transfer account. Then, the method transfers the amount to the second funds transfer account associated with second device.

20 Claims, 7 Drawing Sheets

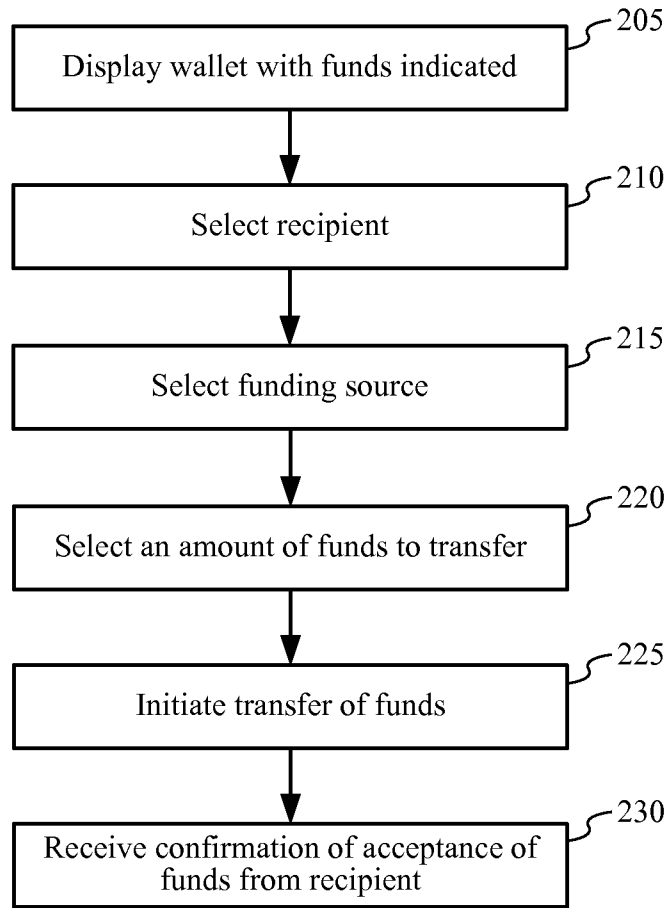


100



100

Fig. 1



200

Fig. 2

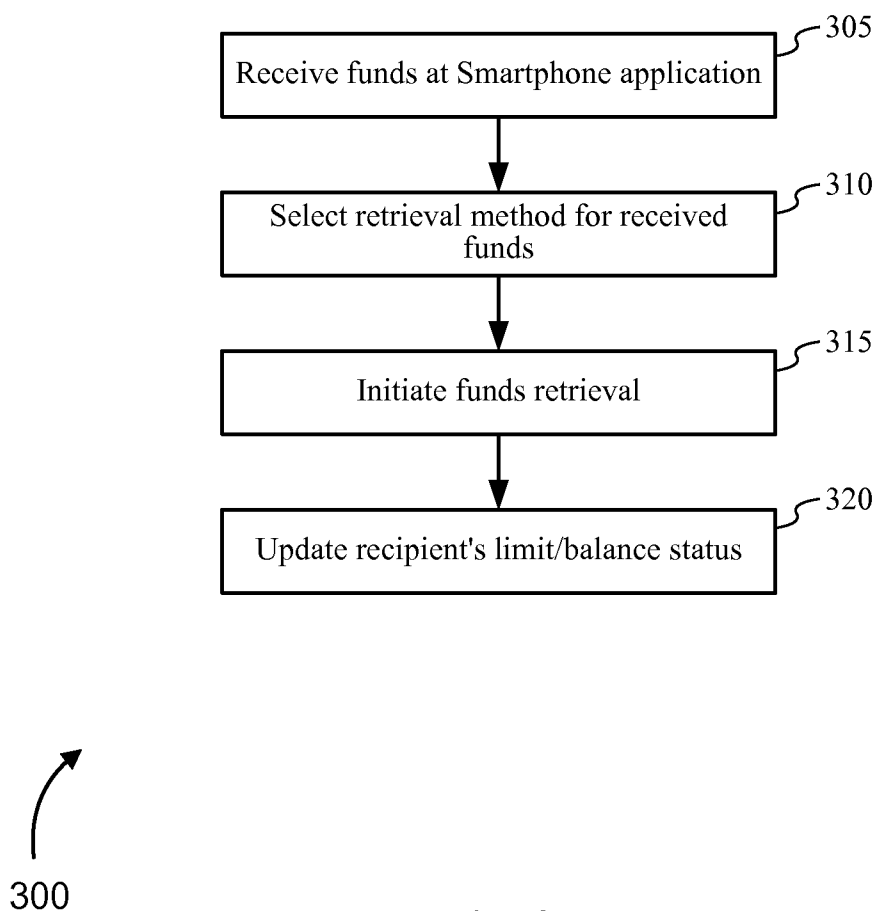


Fig. 3

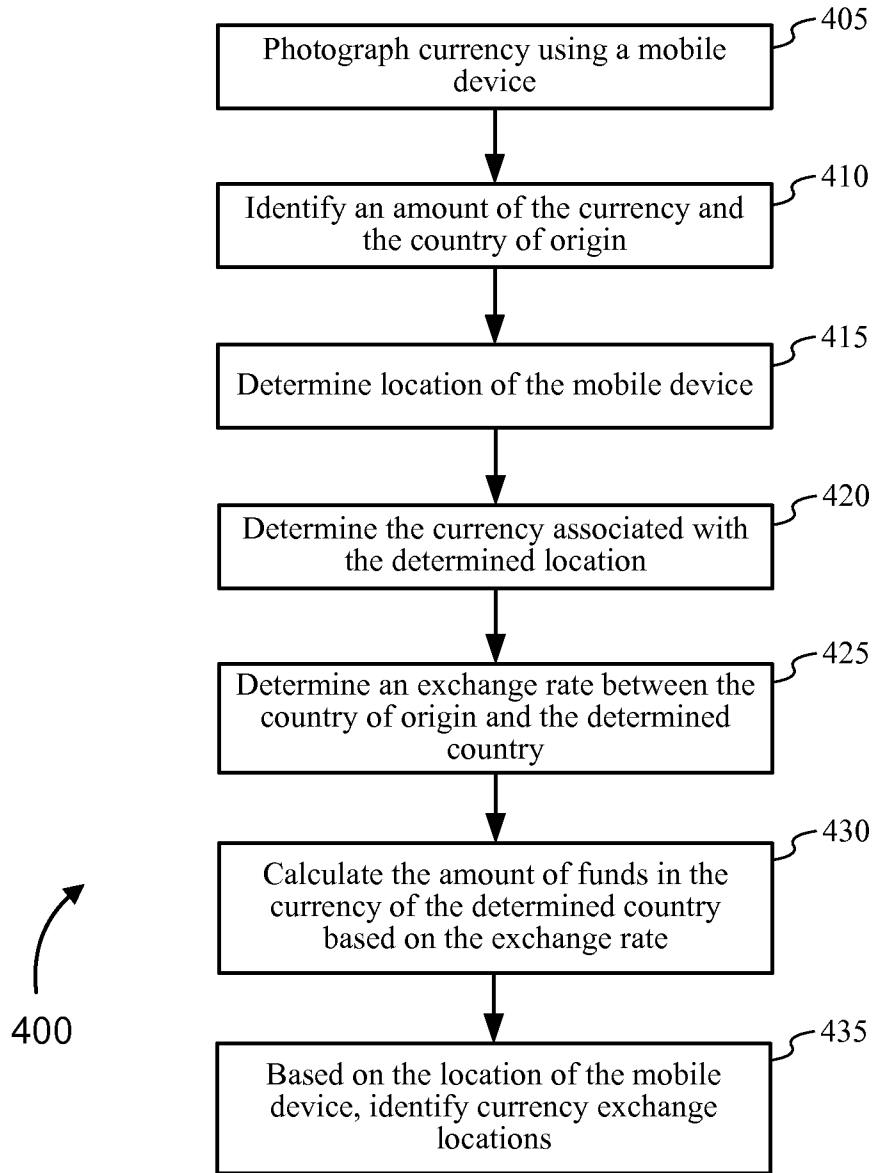


Fig. 4

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