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Patel et al.

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(54) **MOBILE-DEVICE-TO-MACHINE PAYMENT SYSTEMS**

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G06Q 20/40 (2012.01)
G06Q 20/32 (2012.01)
G06Q 20/38 (2012.01)

(52) **U.S. Cl.**
CPC **G06Q 20/40** (2013.01); **G06Q 20/327** (2013.01); **G06Q 20/3829** (2013.01); **G06Q 20/3823** (2013.01)
USPC **705/71**; 705/64; 705/76; 705/79

(58) **Field of Classification Search**
USPC 705/64, 71, 76, 79
See application file for complete search history.

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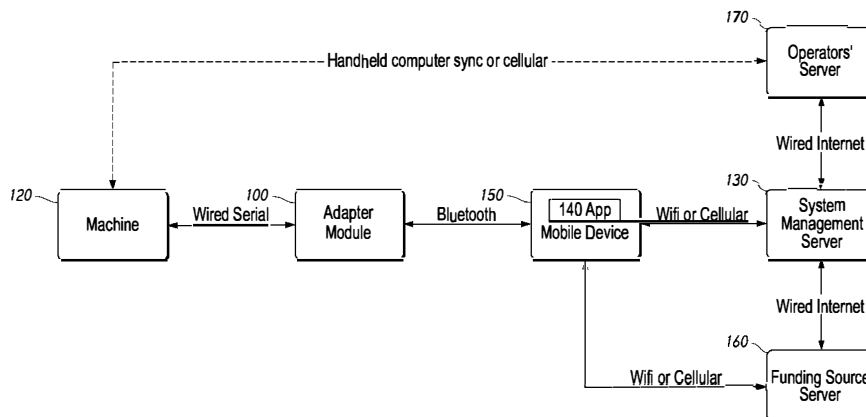
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(57) **ABSTRACT**

Described herein is a mobile-device-to-machine payment system and method for facilitating a cashless transaction for purchase of at least one product or service by a user from a payment accepting unit.

26 Claims, 44 Drawing Sheets



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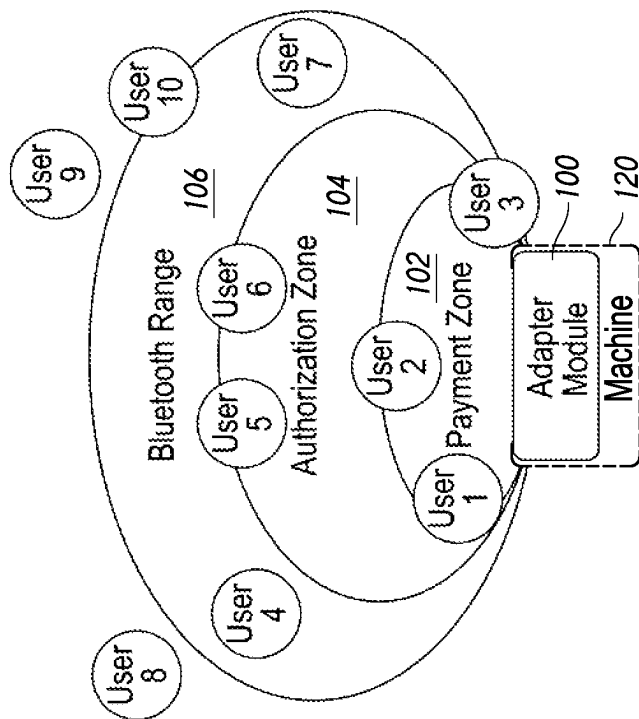


FIG. 1

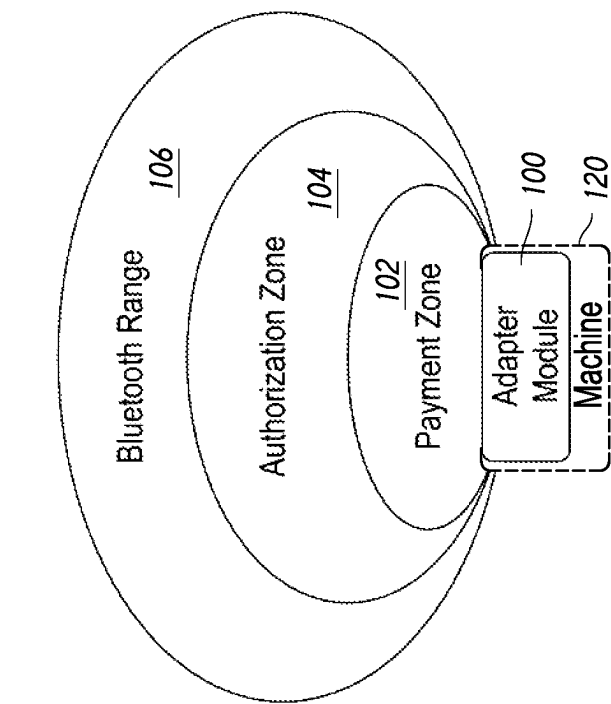


FIG. 2

Tab	Favorite?	Alert	View to User
All	Yes	No	User can make Hands-free Credit with the connected vending machine
All	No	Yes	User needs to launch Mobile Device and then swipe to make transaction manually
Favorite	Yes	No	Hands-free transaction will be available to the user via vending machine
Favorite	No	No	User is not alerted for the vending machine which is not a favorite machine. Hands-free mode will not work, manual swipe for transaction required by user.
Either All or Favorite	Yes	Yes	BUT Hands-free Credit is not available (disabled by module, expired AuthGrant, insufficient balance, or other issue), then user will get an alert so that user can swipe credit manually.

FIG. 3

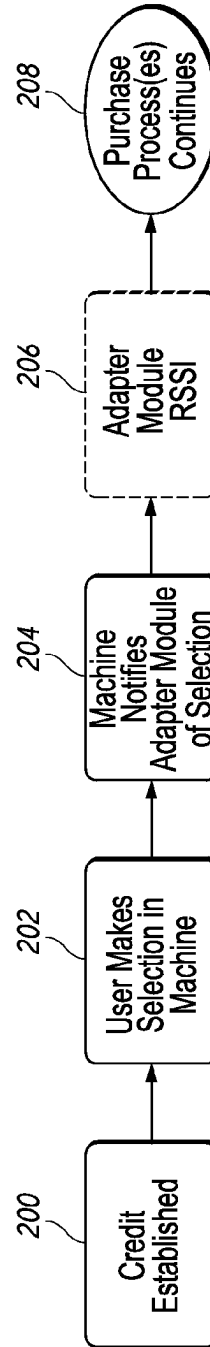


FIG. 4

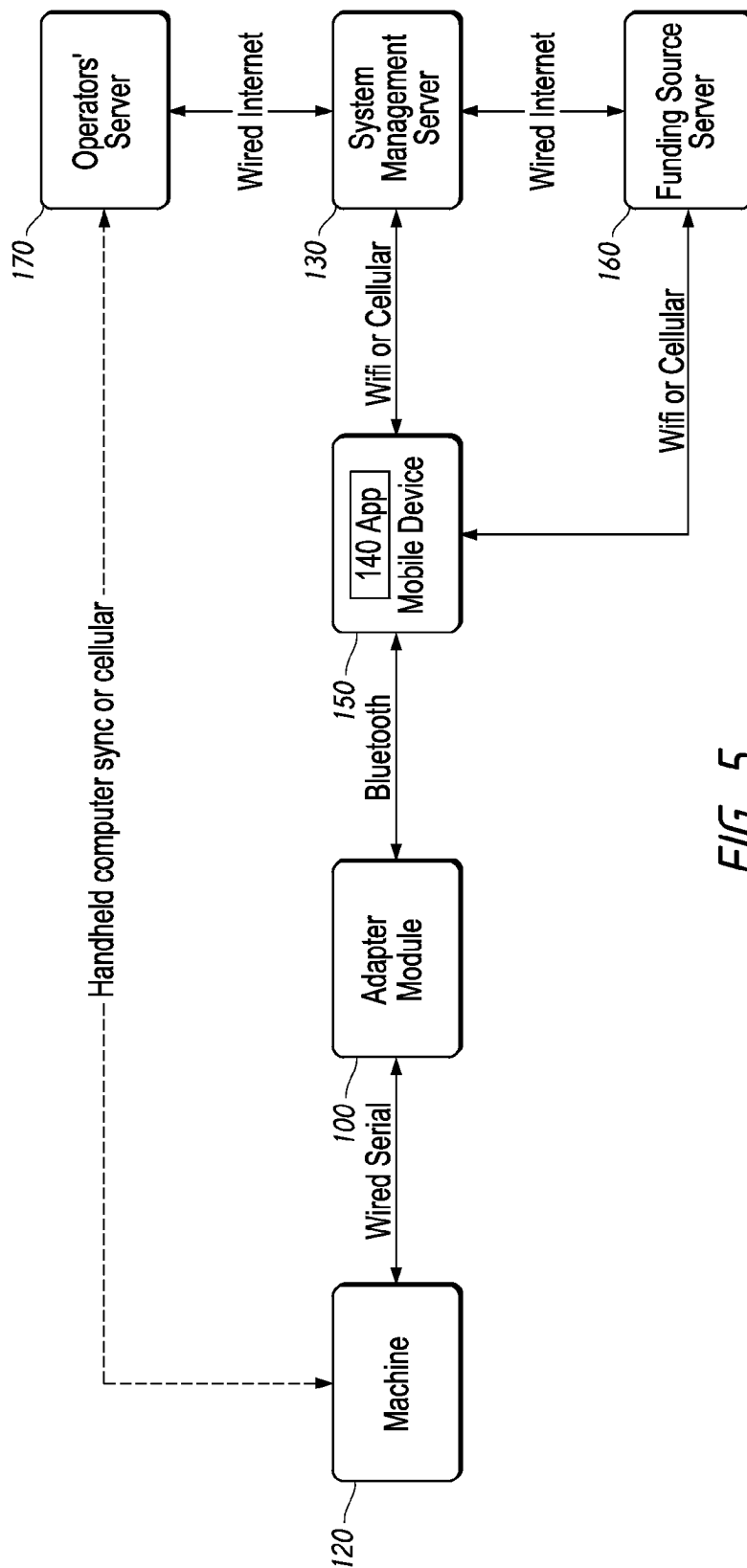


FIG. 5

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