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(54) SYSTEM AND METHOD FOR CONDUCTING A MONETARY TRANSACTION

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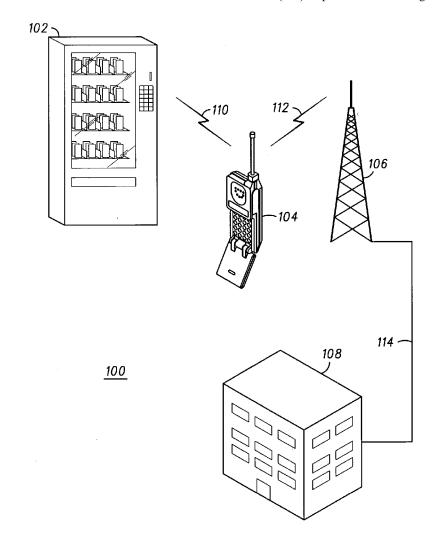
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(57)**ABSTRACT**

There is provided a system and method for conducting a monetary transaction among a Point-Of-Purchase ("POP") device (102), a mobile device (104) and a certifying authority (108). The POP device (102) may provide goods and/or services. A short-range wireless link (110) is established between the POP device (102) and the mobile device (104), and a long-range wireless link (112) is established between the mobile device and the certifying authority (108). The POP device (102) provides its identity and prices for its goods/services to the mobile device (104). After a particular good/service is selected, the mobile device (104) provides its identity and certain information, namely the POP device's identity and the price for the selected good/service, to the certifying authority (108). The POP device (102) then receives the certain information back from the certifying authority (108) via the mobile device (104) as well as an associated digital signature generated by the certifying authority. If the digital signature is authenticated, the POP device (102) dispenses the selected good/service.





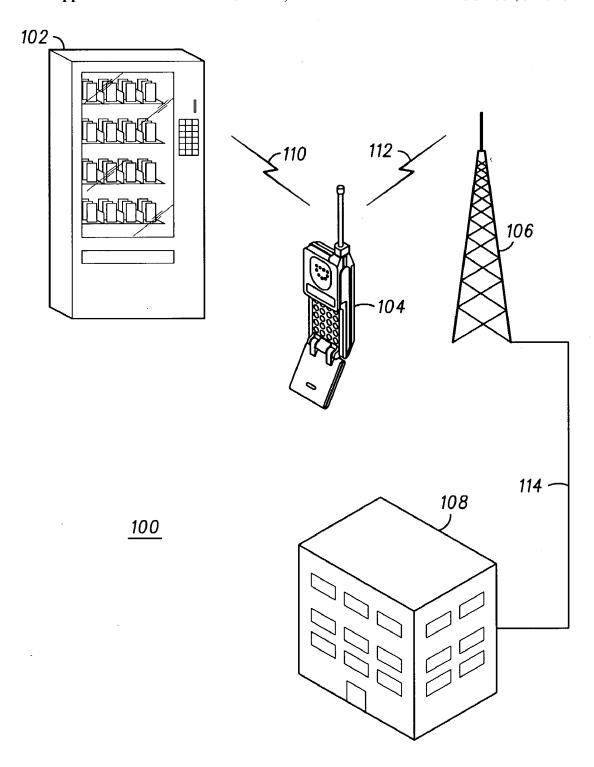


FIG. 1

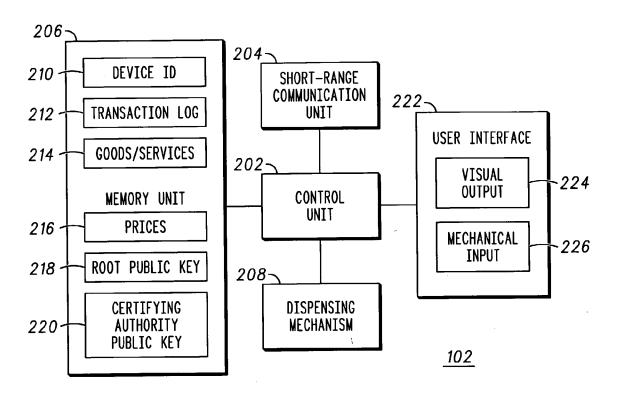
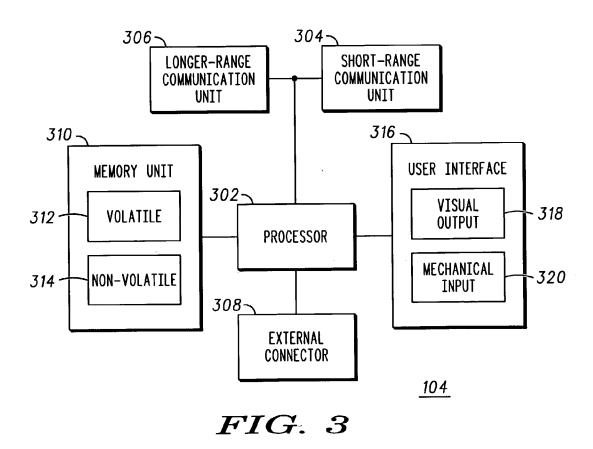


FIG. 2





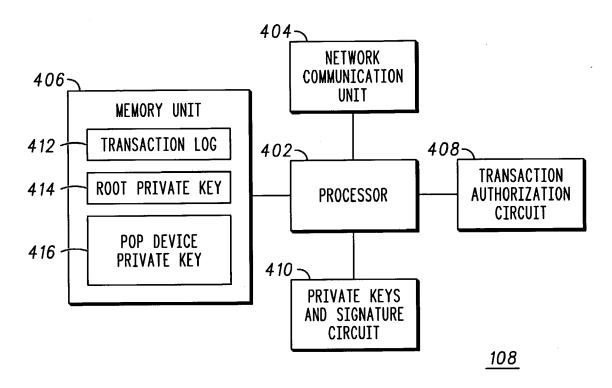
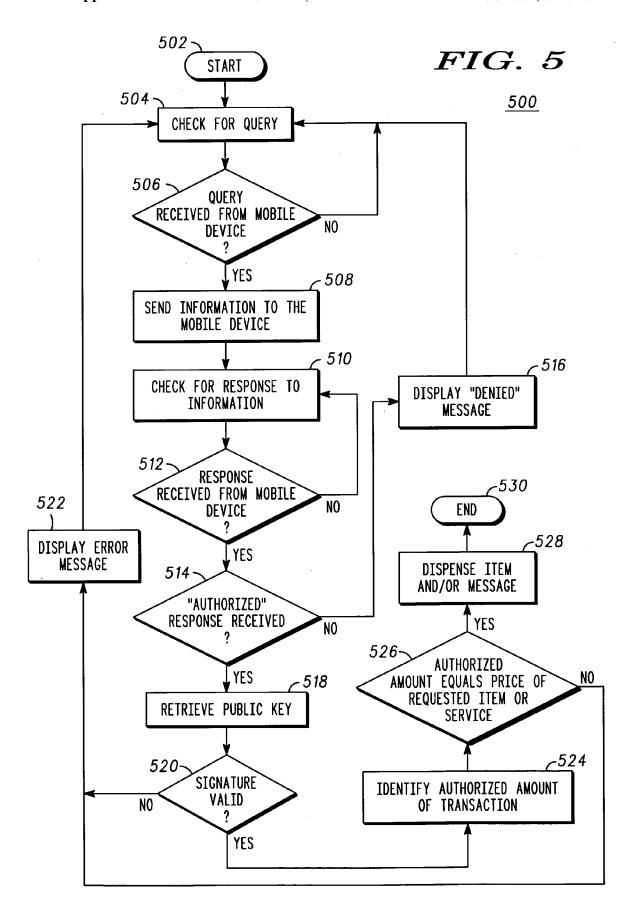


FIG. 4







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