



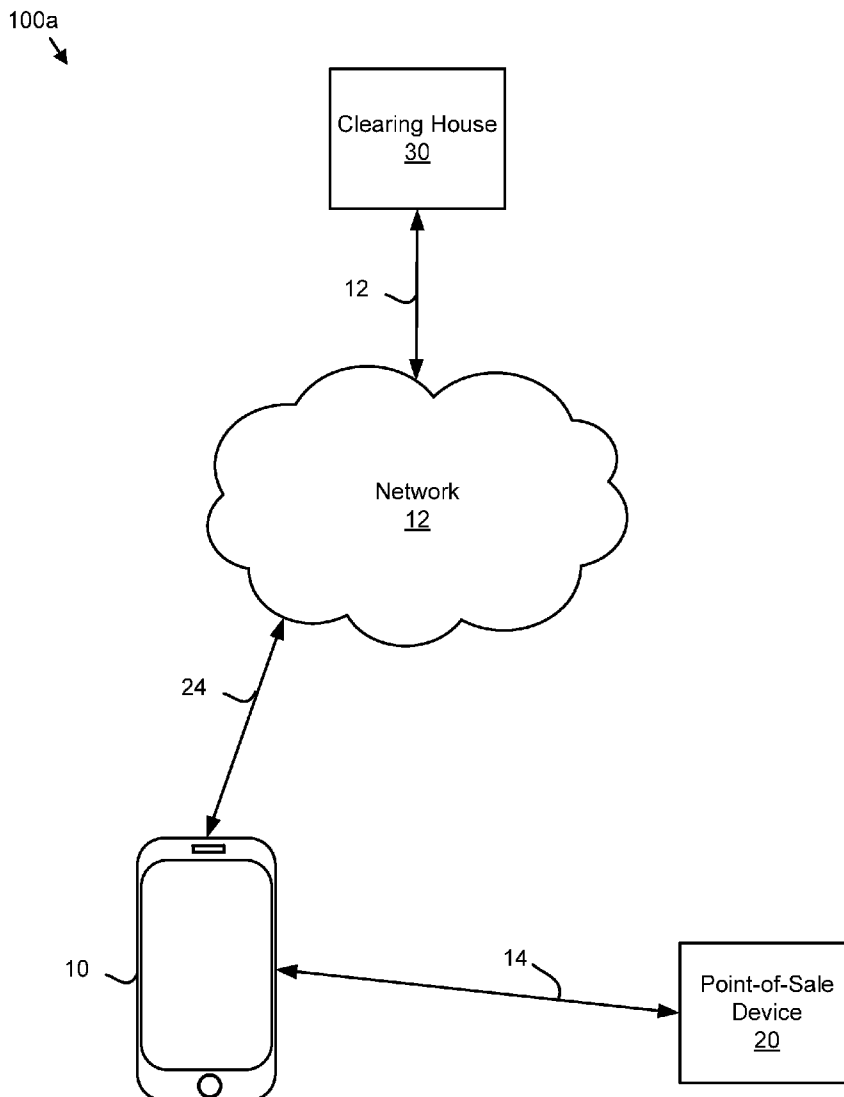
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**Kamat**(10) **Pub. No.: US 2014/0074723 A1**(43) **Pub. Date: Mar. 13, 2014**(54) **COMMUNICATING PAYMENTS**(71) Applicant: **Shreyas Kamat**, Draper, UT (US)(72) Inventor: **Shreyas Kamat**, Draper, UT (US)(21) Appl. No.: **14/024,425**(22) Filed: **Sep. 11, 2013****Related U.S. Application Data**

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CPC ..... **G06Q 20/202** (2013.01)  
USPC ..... **705/71; 705/21**(57) **ABSTRACT**

For communicating payments, a mobile device reads a point-of-sale code from a point-of-sale device. A clearing house generates a payment authorization comprising an authorization code and a transaction amount. The clearing house communicates the payment authorization through the mobile device to the point-of-sale device. The point-of-sale device completes the transaction in response to receiving the payment authorization.



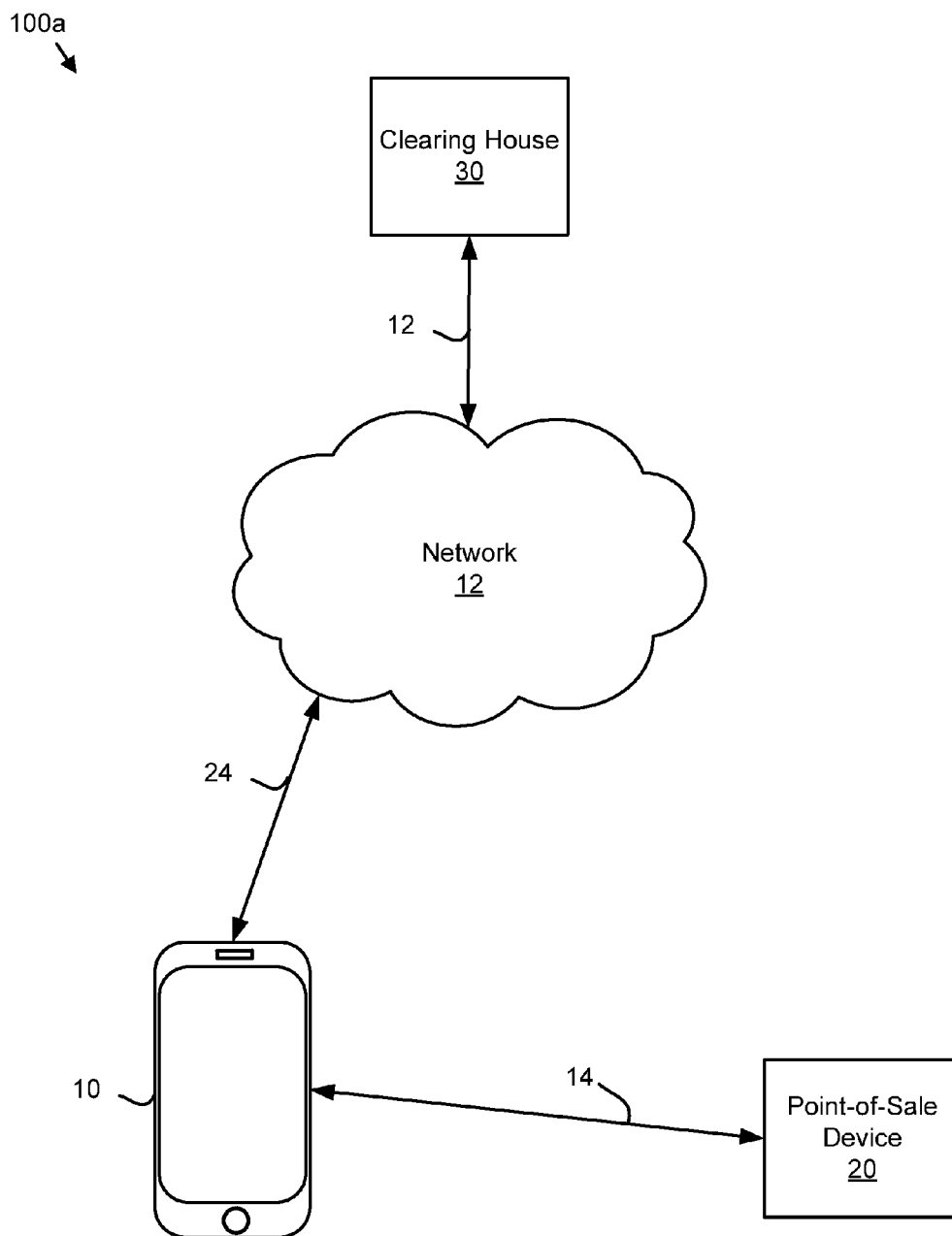


FIG. 1A

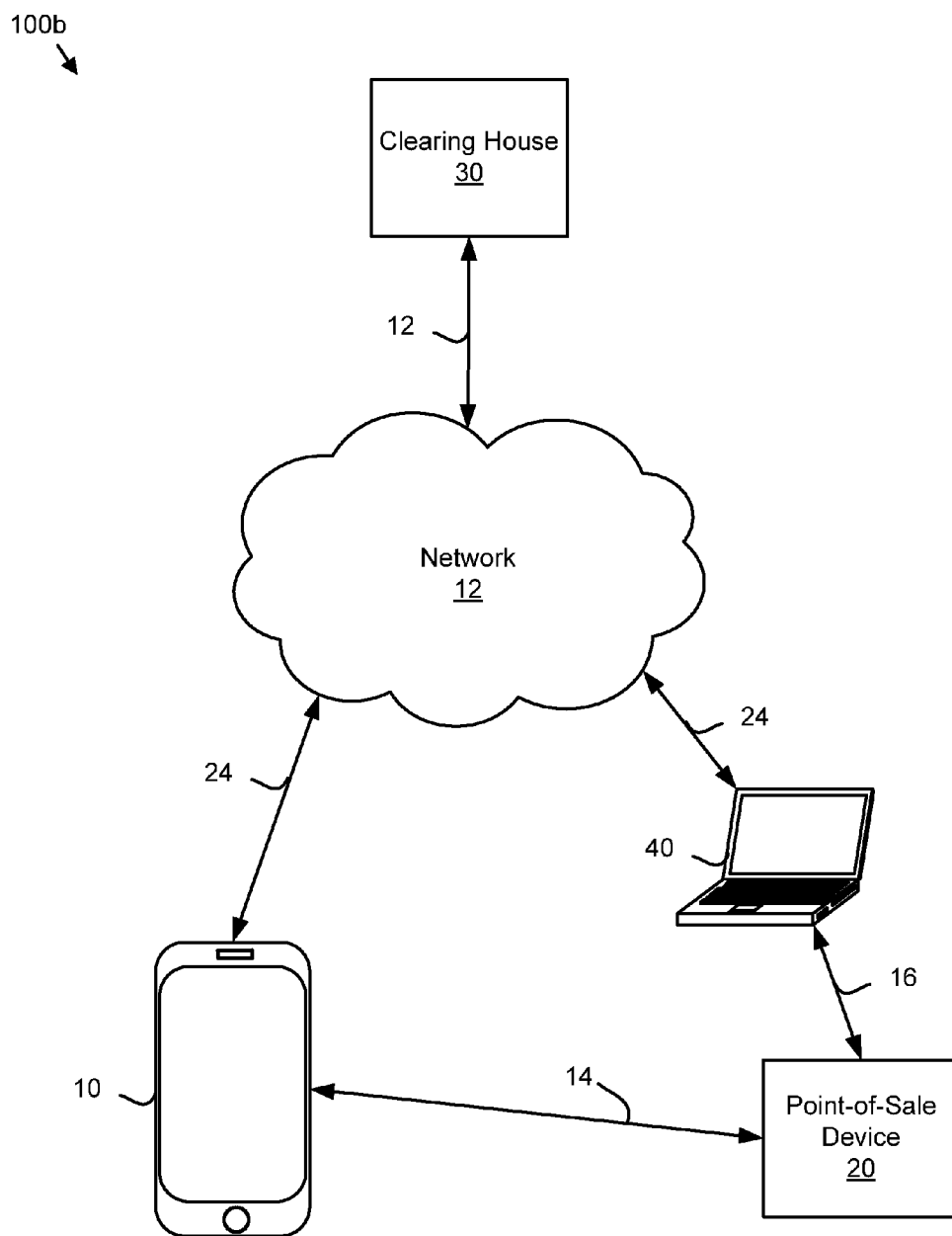


FIG. 1B

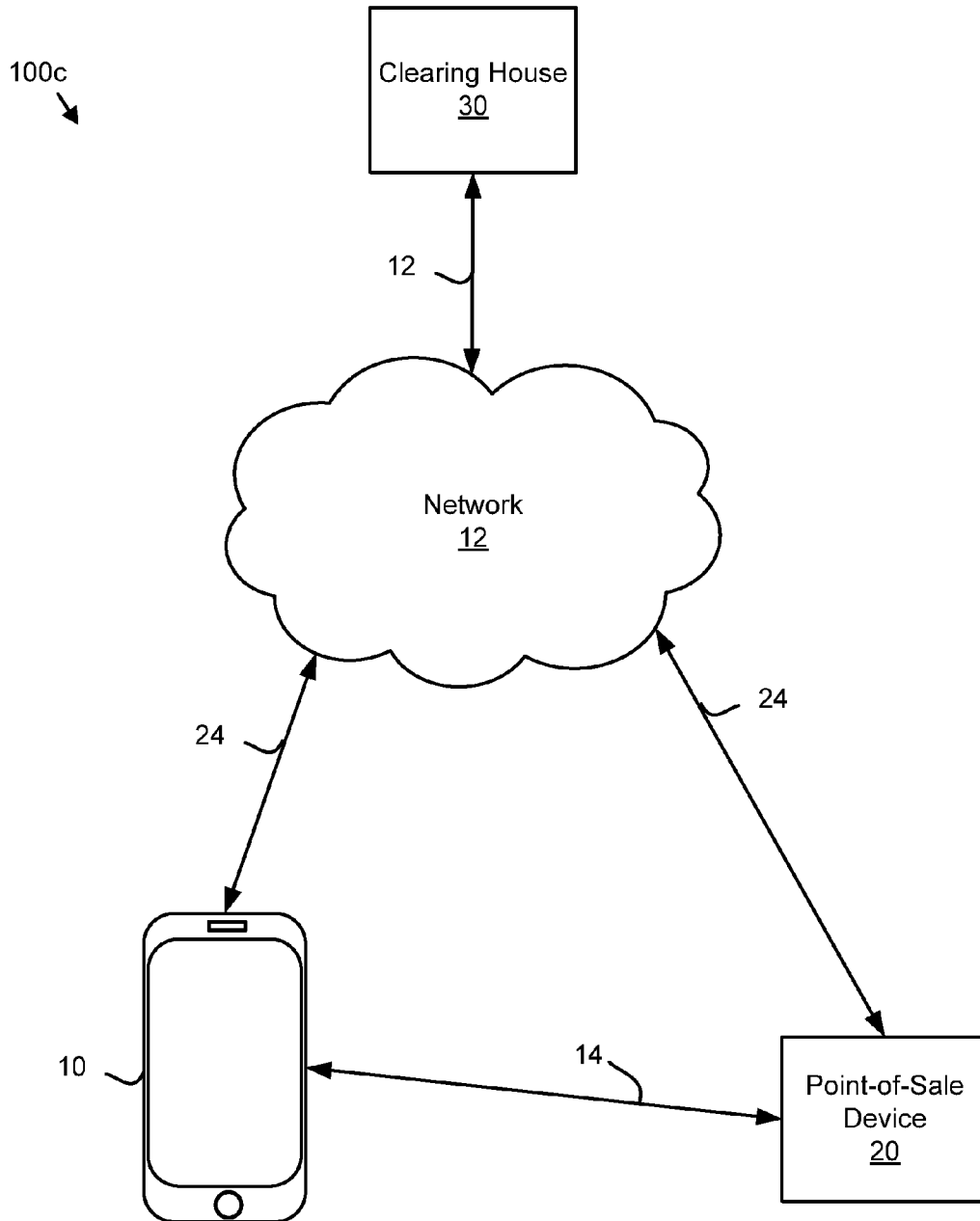


FIG. 1C

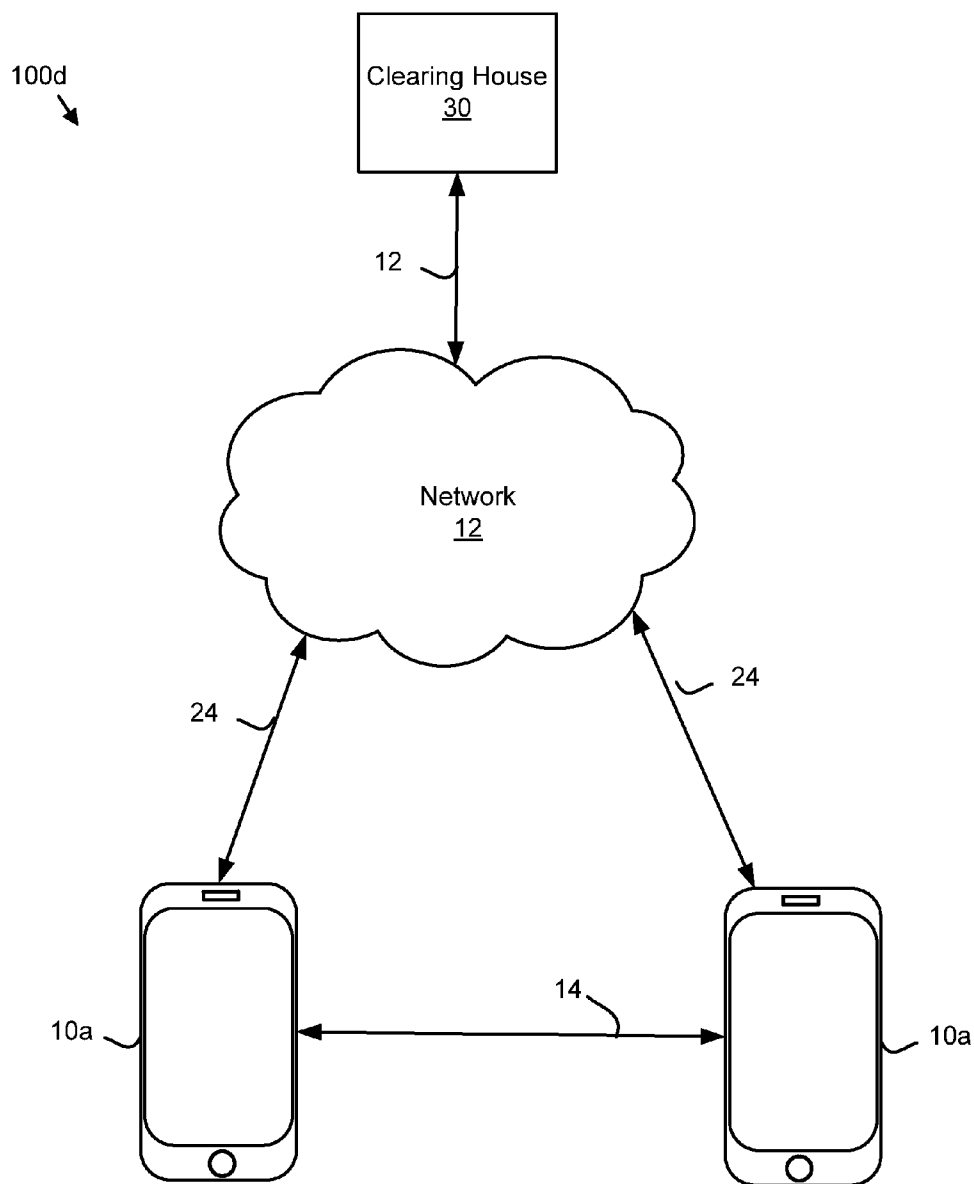


FIG. 1D

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