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(76) Inventor: **Jim Anderson**, Cortlandt Manor,
NY (US)

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(57) **ABSTRACT**

Correspondence Address:
FISH & RICHARDSON P.C.
P.O. BOX 1022
MINNEAPOLIS, MN 55440-1022 (US)

A payment system processes payments so that vendors and consumer may have an increased degree of confidence as to the security of the transaction. More precisely, a consumer enters a messaging address through which the user may receive communications on a wireless device using a vendor point of sale system. The consumer identifies goods for purchase and the vendor generates a transaction total for the identified goods. The consumer's messaging address is received and a transaction request is received at an intermediary server operated by a wireless carrier. The transaction request is presented to the consumer in a display on the wireless device. The consumer uses the wireless device to authorize the transaction request and transmits the authorization to the intermediary server. The intermediary server receives the authorization and transfers, based on receiving the authorization, resources to the vendor to pay the transaction amount.

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