

confirming that the biometric information is consistent with the biometric record to identify the person as authorized to use the wireless device.

34. The wireless device recited in claim 32 further comprising a biometric system adapted to read biometric information from the person operating the wireless device, wherein the controller is further adapted for transmitting the biometric information to the point-of-sale device with the antenna.

35. A point-of-sale device comprising:

an antenna for wirelessly transmitting and receiving electromagnetic signals;

an input device;

an output device; and

a controller coupled with a storage device and adapted to control the antenna and the input and output devices to perform a transaction in accordance with the following:

receiving with the input device a specification of terms for the transaction, the terms including a transaction amount and an identification of a wireless device;

wirelessly transmitting at least some of the terms with the antenna to the identified wireless device, the at least some of the terms including the transaction amount;

wireless receiving with the antenna from the wireless device information identifying a financial account to be used in supporting the transaction;

transmitting a request for approval of the transaction to a financial institution with the output device, the request for approval including an identification of the financial account and the transaction amount; and

receiving an approval of the transaction from the financial institution.

36. The point-of-sale device recited in claim 35 wherein:

the information received at from the wireless device comprises biometric information read from a person operating the wireless device; and

the request for approval of the transaction includes the biometric information to enable the financial institution to compare the biometric information with a stored biometric record associated with the financial account in approving the transaction.

37. The point-of-sale device recited in claim 35 further comprising a printer, wherein the controller is further adapted to control the printer to print a receipt of the transaction.

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