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(54) **SYSTEM AND METHOD OF USING ELECTRONIC FUNDS TRANSFER TO COMPLETE PAYMENT FOR GOODS AND SERVICES**

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(58) **Field of Classification Search**  
USPC ..... **705/64, 35-45**  
See application file for complete search history.

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(57) **ABSTRACT**

A system and method of using Electronic Funds Transfer (EFT) to complete payment for goods and services. An example method of operating a transaction terminal includes identifying items selected by a customer for purchase, determining a required payment amount for the items, obtaining identification information from the customer, obtaining contact information and payment information, including bank account information and bank routing number information, from a customer profile associated with the identification information, creating a check image, sending a request for payment message providing access to the check image and the payment information to a mobile communication device of the customer using the contact information in the customer profile, and receiving a reply message from the mobile communication device authorizing payment for the items via electronic funds transfer and including a 2D barcode containing the check image and the payment information.

**4 Claims, 4 Drawing Sheets**

