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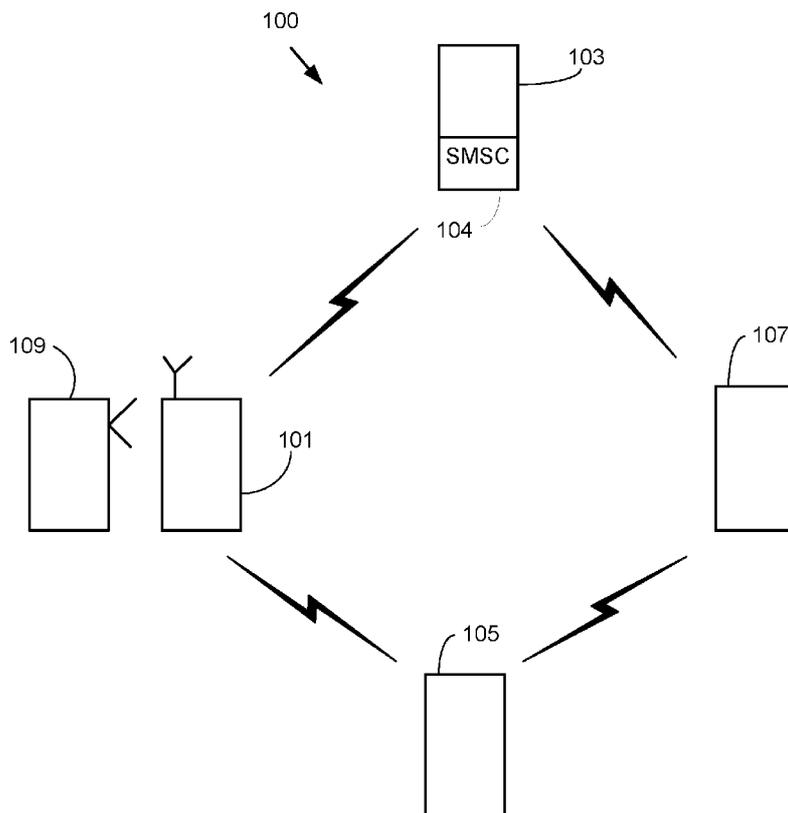
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[Continued on next page]

(54) Title: METHOD AND APPARATUS FOR CREATING AND SENDING A CODE GRID TO A PORTABLE COMMUNICATION DEVICE



(57) Abstract: A method and apparatus for sending a code grid representing an indication of payment for a good or service from a service provider (107), to a customer's portable communication device (101) using SMS messaging is disclosed. In response to receiving a request from a customer to purchase good or service, the code grid is created. The code grid is then sent to the customer's portable communication device in a SMS message.

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**A. CLASSIFICATION OF SUBJECT MATTER**  
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**B. FIELDS SEARCHED**  
Minimum documentation searched (classification system followed by classification symbols)  
G06Q G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)  
EPO-Internal

<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
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Further documents are listed in the continuation of Box C.       See patent family annex.

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Name and mailing address of the ISA/ European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016	Authorized officer  Breugelmanns, Jan
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C(Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

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