During a financial transaction, a customer provides a token that identifies the customer to a peripheral device (which is other than a credit-authorization terminal or a magnetic-stripe reader) coupled to the point-of-sale terminal. Then, a unified point-of-sale service object executing on the point-of-sale terminal, which is a driver for a virtual peripheral device, performs one or more operations based on at least the token to obtain financial information associated with the customer. After providing the financial information and transaction information associated with the financial transaction to a financial institution specified in the financial information, the point-of-sale terminal receives a confirmation from the financial institution that the financial transaction has been completed. For example, the confirmation may be received via a credit-authorization-terminal service object that is a driver for the credit-authorization terminal.

FIG. 1

RECEIVE INFORMATION INITIATING A SECURE SESSION WITH A PORTABLE ELECTRONIC DEVICE OF A CUSTOMER (OPTIONAL)

PROVIDE A TRANSACTION REQUEST ASSOCIATED WITH A FINANCIAL TRANSACTION (OPTIONAL)

RECEIVE A TOKEN ASSOCIATED WITH THE CUSTOMER VIA A PERIPHERAL DEVICE COUPLED TO A POINT-OF-SALE TERMINAL

PERFORM ONE OR MORE OPERATIONS BASED ON AT LEAST THE TOKEN TO OBTAIN FINANCIAL INFORMATION ASSOCIATED WITH THE CUSTOMER USING A UNIFIED POINT-OF-SALE SERVICE OBJECT EXECUTING ON THE POINT-OF-SALE TERMINAL

PROVIDE THE FINANCIAL INFORMATION AND TRANSACTION INFORMATION ASSOCIATED WITH THE FINANCIAL TRANSACTION TO A FINANCIAL INSTITUTION SPECIFIED IN THE FINANCIAL INFORMATION

RECEIVE A CONFIRMATION FROM THE FINANCIAL INSTITUTION THAT THE FINANCIAL TRANSACTION HAS BEEN COMPLETED

Title of the Invention: Mobile payment via a virtual peripheral device
Abstract Title: Mobile payment via a virtual peripheral device