



US008583494B2

(12) **United States Patent  
Fisher**

(10) **Patent No.:** **US 8,583,494 B2**

(45) **Date of Patent:** **Nov. 12, 2013**

(54) **PROCESSING PAYMENTS AT A  
MANAGEMENT SERVER WITH USER  
SELECTED PAYMENT METHOD**

USPC ..... 705/16, 18, 30, 40, 41, 44, 14.1, 23.2,  
705/26.1, 14.17, 26.7; 725/9, 23, 35, 34  
See application file for complete search history.

(71) Applicant: **Blaze Mobile, Inc.**, Berkeley, CA (US)

(56) **References Cited**

(72) Inventor: **Michelle Fisher**, Oakland, CA (US)

U.S. PATENT DOCUMENTS

(73) Assignee: **Blaze Mobile, Inc.**, Berkeley, CA (US)

6,038,367 A 3/2000 Abecassis  
6,101,483 A \* 8/2000 Petrovich et al. .... 705/21  
(Continued)

(\* ) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 22 days.

FOREIGN PATENT DOCUMENTS

(21) Appl. No.: **13/708,043**

WO WO 2006095212 A1 9/2006  
WO WO 2006095212 A1 \* 9/2006 ..... H04M 11/00

(22) Filed: **Dec. 7, 2012**

OTHER PUBLICATIONS

(65) **Prior Publication Data**

U.S. Appl. No. 11/933,337, Office Action mailed May 27, 2010, 9 p.

US 2013/0103588 A1 Apr. 25, 2013

(Continued)

**Related U.S. Application Data**

*Primary Examiner* — Matthew Gart

(63) Continuation of application No. 11/948,903, filed on Nov. 30, 2007, now Pat. No. 8,352,323.

*Assistant Examiner* — Olusegun Goyea

(74) *Attorney, Agent, or Firm* — DLA Piper LLP (US)

(51) **Int. Cl.**

(57) **ABSTRACT**

**G06Q 20/00** (2012.01)  
**G07B 17/00** (2006.01)  
**G07F 19/00** (2006.01)  
**G06Q 40/00** (2012.01)  
**G06Q 20/20** (2012.01)  
**H04N 21/81** (2011.01)

A method and system for conducting an online payment transaction through a point of sale device. The method includes receiving input from a user selecting an item for purchase through the point of sale device; calculating a total purchase amount for the item in response to a request from the user to purchase the item; and sending payment authorization for the total purchase amount from the point of sale device to a payment entity, in which the payment authorization is sent to the payment entity via a mobile communication device of the user. The method further includes receiving a result of the payment authorization from the payment entity through the mobile communication device; and completing the payment transaction based on the result of the payment authorization.

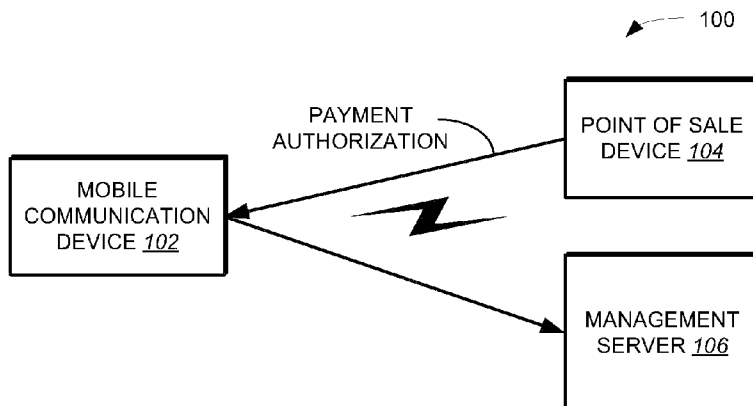
(52) **U.S. Cl.**

CPC ..... **G06Q 20/00** (2013.01); **G06Q 20/206** (2013.01); **G06Q 40/10** (2013.01); **H04N 21/812** (2013.01)  
USPC ..... **705/16**; 705/14.1; 705/14.17; 705/18; 705/26.1; 705/30; 705/40; 705/41; 705/44; 725/23; 725/34; 725/35

(58) **Field of Classification Search**

CPC ..... G06Q 20/20; G06Q 20/206; G06Q 40/10; G06Q 20/105; G06Q 20/40; H04N 21/812

**20 Claims, 4 Drawing Sheets**



(56)

References Cited

U.S. PATENT DOCUMENTS

6,115,601 A *	9/2000	Ferreira	455/406	2004/0006497 A1	1/2004	Nestor	
6,123,259 A *	9/2000	Ogasawara	235/380	2004/0030658 A1	2/2004	Cruz	
6,128,655 A	10/2000	Fields		2004/0034544 A1	2/2004	Fields	
6,141,666 A	10/2000	Tobin		2004/0064407 A1 *	4/2004	Kight et al.	705/40
6,199,082 B1	3/2001	Ferrel		2004/0064408 A1 *	4/2004	Kight et al.	705/40
6,250,557 B1 *	6/2001	Forslund et al.	235/492	2004/0064409 A1 *	4/2004	Kight et al.	705/40
6,415,156 B1	7/2002	Stadelmann		2004/0064410 A1 *	4/2004	Kight et al.	705/40
6,450,407 B1 *	9/2002	Freeman et al.	235/492	2004/0073497 A1 *	4/2004	Hayes et al.	705/27
6,587,835 B1 *	7/2003	Treyz et al.	705/14.64	2004/0078329 A1 *	4/2004	Kight et al.	705/40
6,605,120 B1	8/2003	Fields		2004/0083167 A1 *	4/2004	Kight et al.	705/40
6,771,981 B1	8/2004	Zalewski		2004/0093271 A1 *	5/2004	Walker et al.	705/14
6,772,396 B1	8/2004	Cronin		2004/0111320 A1 *	6/2004	Schlieffers et al.	705/16
6,886,017 B1	4/2005	Jackson		2004/0127256 A1 *	7/2004	Goldthwaite et al.	455/558
6,950,939 B2	9/2005	Tobin		2004/0235450 A1 *	11/2004	Rosenberg	455/406
7,031,945 B1	4/2006	Donner		2004/0243519 A1	12/2004	Perttila	
7,069,248 B2	6/2006	Huber		2004/0254836 A1 *	12/2004	Emoke Barabas et al.	705/14
7,096,003 B2	8/2006	Joao		2004/0267618 A1	12/2004	Judicibus	
7,110,744 B2	9/2006	Freeny		2004/0267665 A1	12/2004	Nam	
7,110,792 B2 *	9/2006	Rosenberg	455/558	2005/0003810 A1	1/2005	Chu	
7,127,236 B2	10/2006	Khan		2005/0040230 A1 *	2/2005	Swartz et al.	235/383
7,200,578 B2 *	4/2007	Paltenghe et al.	705/74	2005/0043994 A1 *	2/2005	Walker et al.	705/14
7,289,810 B2	10/2007	Jagadeesan		2005/0076210 A1	4/2005	Thomas	
7,308,254 B1	12/2007	Rissanen		2005/0165646 A1 *	7/2005	Tedesco et al.	705/14
7,357,312 B2	4/2008	Gangi		2005/0187873 A1 *	8/2005	Labrou et al.	705/40
7,379,920 B2	5/2008	Leung		2005/0215231 A1	9/2005	Bauchot	
7,383,226 B2 *	6/2008	Kight et al.	705/40	2006/0031752 A1 *	2/2006	Surloff et al.	715/501.1
7,472,829 B2	1/2009	Brown		2006/0089874 A1 *	4/2006	Newman et al.	705/14
7,482,925 B2	1/2009	Hammad		2006/0143091 A1 *	6/2006	Yuan et al.	705/26
7,512,567 B2 *	3/2009	Bemmel et al.	705/67	2006/0165060 A1 *	7/2006	Dua	370/352
7,522,905 B2	4/2009	Hammad		2006/0191995 A1 *	8/2006	Stewart et al.	235/379
7,783,532 B2 *	8/2010	Hsu et al.	705/28	2006/0206709 A1 *	9/2006	Labrou et al.	713/167
7,784,684 B2 *	8/2010	Labrou et al.	235/380	2006/0218092 A1 *	9/2006	Tedesco et al.	705/40
7,818,284 B1 *	10/2010	Walker et al.	705/26.2	2006/0219780 A1 *	10/2006	Swartz et al.	235/383
7,827,056 B2 *	11/2010	Walker et al.	705/14.23	2006/0287920 A1 *	12/2006	Perkins et al.	705/14
7,870,077 B2 *	1/2011	Woo et al.	705/78	2007/0004391 A1	1/2007	Maffeis	
7,979,519 B2 *	7/2011	Shigeta et al.	709/223	2007/0011099 A1 *	1/2007	Sheehan	705/65
8,005,426 B2 *	8/2011	Huomo et al.	455/41.2	2007/0022058 A1 *	1/2007	Labrou et al.	705/67
8,019,362 B2 *	9/2011	Sweatman et al.	455/466	2007/0095892 A1	5/2007	Lyons	
8,073,424 B2 *	12/2011	Sun et al.	455/406	2007/0125838 A1 *	6/2007	Law et al.	235/379
8,086,534 B2 *	12/2011	Powell	705/44	2007/0125840 A1 *	6/2007	Law et al.	235/379
8,109,444 B2 *	2/2012	Jain	235/492	2007/0138299 A1 *	6/2007	Mitra	235/492
8,121,945 B2	2/2012	Rackley		2007/0156436 A1 *	7/2007	Fisher et al.	705/1
8,127,984 B2 *	3/2012	Zatloukal et al.	235/380	2007/0179883 A1 *	8/2007	Questembert	705/39
8,214,454 B1 *	7/2012	Barnes et al.	709/217	2007/0210155 A1 *	9/2007	Swartz et al.	235/383
8,429,030 B2 *	4/2013	Walker et al.	705/26.7	2007/0235519 A1	10/2007	Jang	
8,429,031 B2 *	4/2013	Walker et al.	705/26.7	2007/0255662 A1	11/2007	Tumminaro	
8,438,077 B2 *	5/2013	Walker et al.	705/26.7	2007/0270166 A1 *	11/2007	Hampel et al.	455/456.3
8,438,078 B2 *	5/2013	Walker et al.	705/26.7	2007/0293155 A1 *	12/2007	Liao et al.	455/41.2
8,467,766 B2 *	6/2013	Rackley et al.	455/406	2008/0004952 A1 *	1/2008	Koli	705/14
8,489,067 B2 *	7/2013	Rackley et al.	455/406	2008/0006685 A1 *	1/2008	Rackley, III et al.	235/379
8,510,220 B2 *	8/2013	Rackley et al.	705/40	2008/0010190 A1 *	1/2008	Rackley, III et al.	705/39
2001/0011250 A1 *	8/2001	Paltenghe et al.	705/41	2008/0010191 A1 *	1/2008	Rackley, III et al.	705/39
2001/0044751 A1 *	11/2001	Pugliese et al.	705/26	2008/0010192 A1 *	1/2008	Rackley, III et al.	705/39
2002/0056091 A1 *	5/2002	Bala et al.	725/34	2008/0010193 A1 *	1/2008	Rackley, III et al.	705/39
2002/0059100 A1	5/2002	Shore		2008/0010196 A1 *	1/2008	Rackley, III et al.	705/40
2002/0063895 A1	5/2002	Agata		2008/0010204 A1 *	1/2008	Rackley, III et al.	705/45
2002/0065774 A1 *	5/2002	Young et al.	705/41	2008/0010215 A1 *	1/2008	Rackley, III et al.	705/70
2002/0077918 A1	6/2002	Lerner		2008/0017704 A1 *	1/2008	VanDeburg et al.	235/380
2002/0082879 A1	6/2002	Miller		2008/0027795 A1 *	1/2008	Medlin et al.	705/14
2002/0107756 A1	8/2002	Hammons		2008/0040265 A1 *	2/2008	Rackley, III et al.	705/40
2002/0116269 A1 *	8/2002	Ishida	705/14	2008/0045172 A1 *	2/2008	Narayanaswami et al.	455/187.1
2002/0160761 A1 *	10/2002	Wolfe	455/414	2008/0046366 A1	2/2008	Bemmel	
2002/0169664 A1 *	11/2002	Walker et al.	705/14	2008/0048022 A1 *	2/2008	Vawter	235/380
2002/0169984 A1	11/2002	Kumar		2008/0051059 A1 *	2/2008	Fisher	455/410
2003/0061113 A1 *	3/2003	Petrovich et al.	705/26	2008/0051142 A1 *	2/2008	Calvet et al.	455/558
2003/0065805 A1	4/2003	Barnes		2008/0052192 A1 *	2/2008	Fisher	705/26
2003/0074259 A1 *	4/2003	Slyman et al.	705/14	2008/0052233 A1 *	2/2008	Fisher et al.	705/40
2003/0085286 A1 *	5/2003	Kelley et al.	235/492	2008/0059329 A1 *	3/2008	Luchene et al.	705/26
2003/0087601 A1 *	5/2003	Agam et al.	455/39	2008/0126145 A1 *	5/2008	Rackley, III et al.	705/7
2003/0093695 A1	5/2003	Dutta		2008/0133336 A1 *	6/2008	Altman et al.	705/10
2003/0105641 A1	6/2003	Lewis		2008/0139155 A1	6/2008	Boireau	
2003/0132298 A1 *	7/2003	Swartz et al.	235/472.02	2008/0140520 A1 *	6/2008	Hyder et al.	705/14
2003/0140004 A1	7/2003	O'Leary		2008/0148040 A1 *	6/2008	Machani et al.	713/150
2003/0163359 A1 *	8/2003	Kanesaka	705/8	2008/0167988 A1 *	7/2008	Sun et al.	705/39
2003/0172028 A1	9/2003	Abell		2008/0177668 A1	7/2008	Delean	
				2008/0207234 A1 *	8/2008	Arthur et al.	455/466
				2008/0208681 A1	8/2008	Hammad	
				2008/0208743 A1 *	8/2008	Arthur et al.	705/41

(56)

References Cited

U.S. PATENT DOCUMENTS

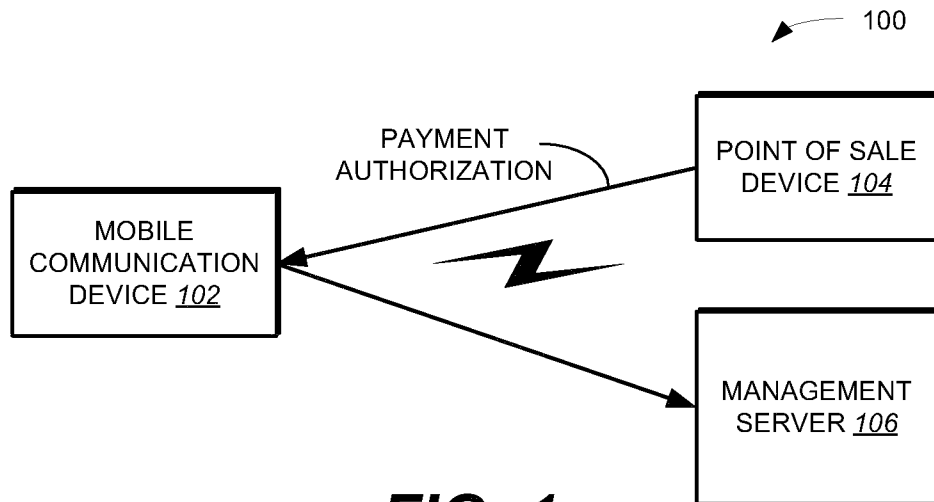
2008/0208744 A1\* 8/2008 Arthur et al. .... 705/41  
 2008/0208762 A1\* 8/2008 Arthur et al. .... 705/79  
 2008/0221997 A1\* 9/2008 Wolfe ..... 705/14  
 2008/0249938 A1\* 10/2008 Drake-Stoker ..... 705/44  
 2008/0255947 A1\* 10/2008 Friedman ..... 705/14  
 2008/0262928 A1\* 10/2008 Michaelis ..... 705/14  
 2008/0274794 A1\* 11/2008 Mathieson ..... 463/25  
 2008/0275779 A1\* 11/2008 Lakshminarayanan ..... 705/14  
 2008/0294556 A1 11/2008 Anderson  
 2008/0305774 A1 12/2008 Ramakrishna  
 2009/0018913 A1\* 1/2009 Sarukkai et al. .... 705/14  
 2009/0061884 A1\* 3/2009 Rajan et al. .... 455/445  
 2009/0063312 A1\* 3/2009 Hurst ..... 705/30  
 2009/0076912 A1\* 3/2009 Rajan et al. .... 705/14  
 2009/0098825 A1 4/2009 Huomo  
 2009/0106112 A1\* 4/2009 Dalmia et al. .... 705/14  
 2009/0112747 A1\* 4/2009 Mullen et al. .... 705/35  
 2009/0124234 A1\* 5/2009 Fisher et al. .... 455/406  
 2009/0132362 A1\* 5/2009 Fisher et al. .... 705/14  
 2009/0143104 A1\* 6/2009 Loh et al. .... 455/558  
 2009/0144161 A1\* 6/2009 Fisher ..... 705/16  
 2009/0177587 A1\* 7/2009 Siegal et al. .... 705/67  
 2009/0227281 A1\* 9/2009 Hammad et al. .... 455/550.1  
 2010/0057619 A1\* 3/2010 Weller et al. .... 705/67  
 2010/0063895 A1\* 3/2010 Dominguez et al. .... 705/26

2011/0320316 A1\* 12/2011 Randazza et al. .... 705/26.43  
 2012/0030044 A1\* 2/2012 Hurst ..... 705/18  
 2012/0150744 A1\* 6/2012 Carlson et al. .... 705/44  
 2012/0220314 A1\* 8/2012 Altman et al. .... 455/456.3  
 2012/0265677 A1\* 10/2012 Rackley et al. .... 705/41  
 2013/0013501 A1\* 1/2013 Rackley et al. .... 705/41  
 2013/0054470 A1\* 2/2013 Campos et al. .... 705/67

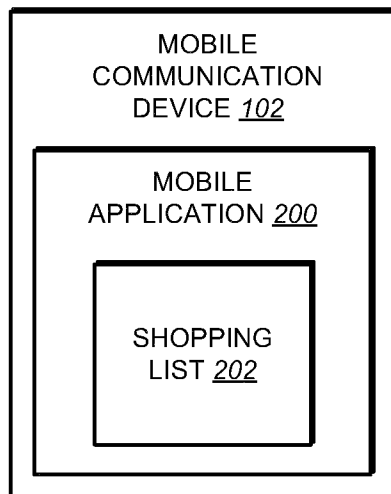
OTHER PUBLICATIONS

U.S. Appl. No. 11/933,351, Office Action mailed Oct. 3, 2008, 5 p.  
 U.S. Appl. No. 11/933,367, Office Action mailed May 27, 2010, 8 p.  
 U.S. Appl. No. 11/467,441, Office Action mailed May 27, 2009, 17 p.  
 U.S. Appl. No. 12/592,581, Office Action mailed Jun. 4, 2010, 20 p.  
 U.S. Appl. No. 11/933,351, Office Action mailed Jul. 8, 2009, 7 p.  
 U.S. Appl. No. 11/939,821, Office Action mailed Aug. 17, 2010, 11 p.  
 U.S. Appl. No. 11/933,351, Office Action mailed Aug. 18, 2010, 16 p.  
 U.S. Appl. No. 11/933,321, Office Action mailed May 27, 2010, 11 p.  
 Deena, M. Amato, "Mobile Rewards." Chain Store Age 82.5 (2006):  
 160, 161, 163. Hoover's Company Profiles; ProQuest Central. Web.  
 Oct. 5, 2012.  
 "ViVOTech to Demonstrate Industry's First End-to-End Near Field  
 Communication (NFC) Solution at the NRF Show." Business Wire: 1  
 Jan. 16, 2006. Business Dateline; Hoover's Company Profiles;  
 ProQuest Central. Web. Oct. 5, 2012.

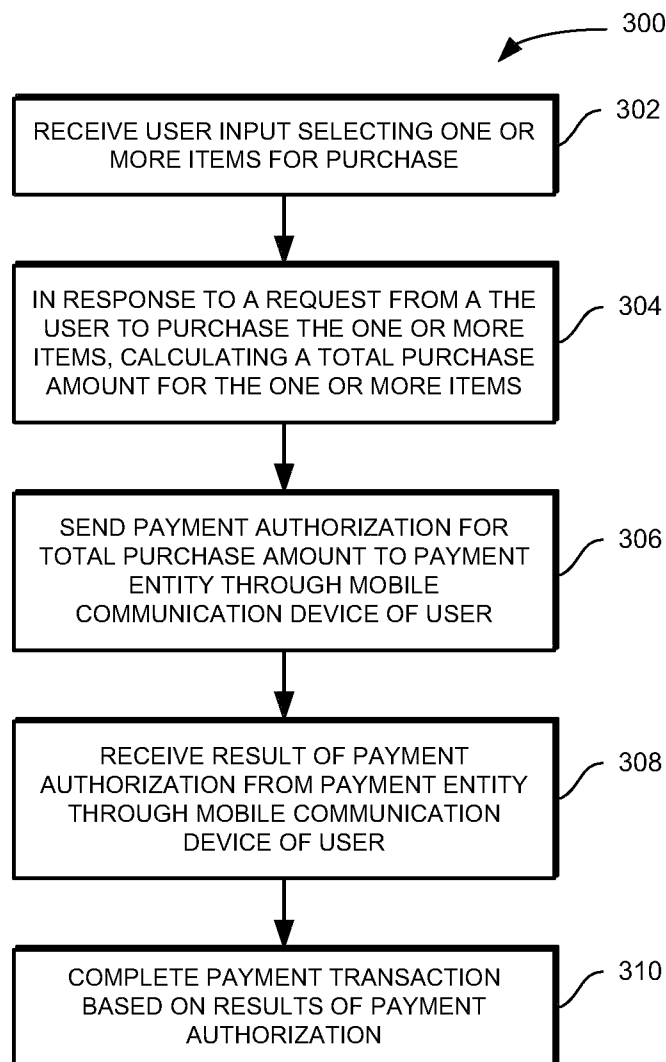
\* cited by examiner



**FIG. 1**



**FIG. 2**



**FIG. 3**

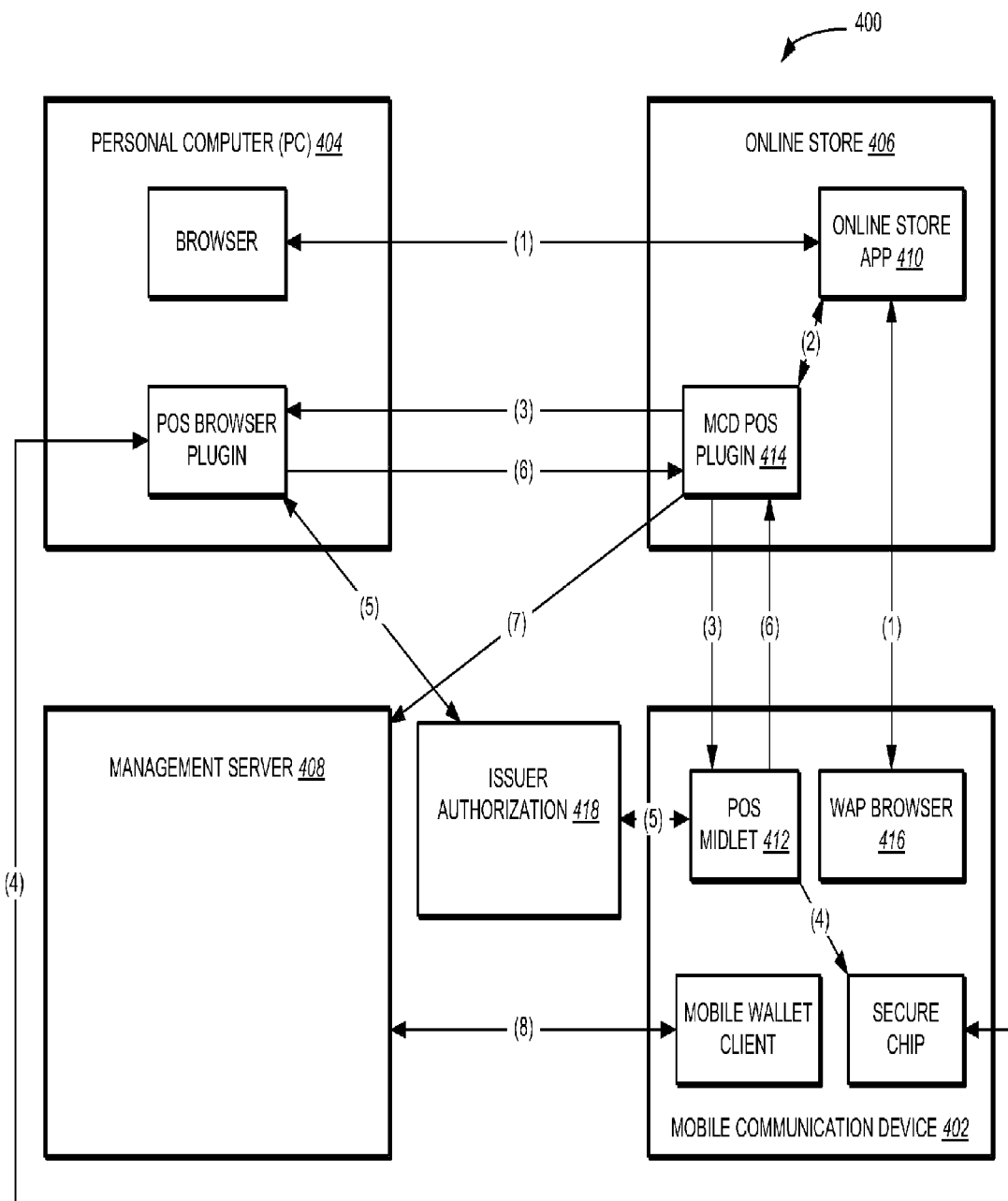
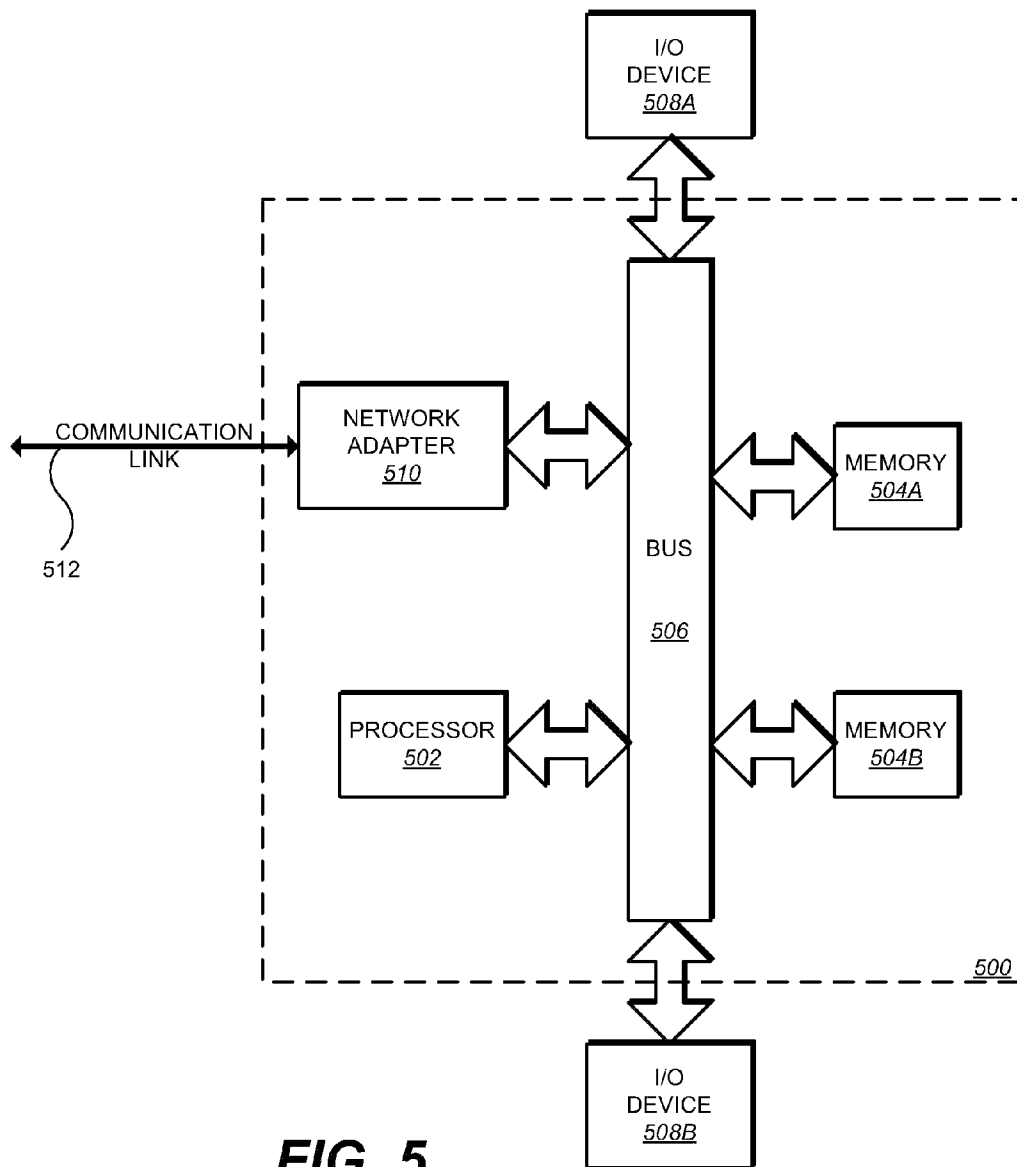


FIG. 4



**FIG. 5**

1

## PROCESSING PAYMENTS AT A MANAGEMENT SERVER WITH USER SELECTED PAYMENT METHOD

### CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation of application Ser. No. 11/948,903, filed Nov. 30, 2007, titled METHOD AND SYSTEM FOR CONDUCTING AN ONLINE PAYMENT TRANSACTION USING A MOBILE COMMUNICATION DEVICE, all of which is incorporated by reference herein in its entirety.

### FIELD OF INVENTION

The present invention relates to data communications and wireless devices.

### BACKGROUND OF THE INVENTION

Mobile communication devices—e.g., cellular phones, personal digital assistants, and the like—are increasingly being used to conduct payment transactions as described in U.S. patent application Ser. No. 11/933,351, entitled “Method and System For Scheduling A Banking Transaction Through A Mobile Communication Device”, and U.S. patent application Ser. No. 11/467,441, entitled “Method and Apparatus For Completing A Transaction Using A Wireless Mobile Communication Channel and Another Communication Channel, both of which are incorporated herein by reference. Such payment transactions can include, for example, purchasing goods and/or services, bill payments, and transferring funds between bank accounts.

### BRIEF SUMMARY OF THE INVENTION

In general, this specification describes a method and system for conducting an online payment transaction through a point of sale device. The method includes receiving input from a user selecting an item for purchase through the point of sale device; calculating a total purchase amount for the item in response to a request from the user to purchase the item; and sending payment authorization for the total purchase amount from the point of sale device to a payment entity, in which the payment authorization is sent to the payment entity via a mobile communication device of the user. The method further includes receiving a result of the payment authorization from the payment entity through the mobile communication device; and completing the payment transaction based on the result of the payment authorization.

Particular implementations can include one or more of the following features. The point of sale device can be a desktop computer, a laptop computer, or a terminal. The mobile communication device can be a cellular phone, a wireless personal digital assistant (PDA), or a laptop computer. The cellular phone can be an NFC-enabled phone. Sending payment authorization for the total purchase amount from the point of sale device to a payment entity can include sending the payment authorization securely to the payment entity. The payment entity can be a person, a computer system, or a bank. The method can further include maintaining a shopping list on the mobile communication device of the user, in which the shopping list includes a listing of one or more items to be purchased by the user. The payment authorization can be an authorization for payment with a credit card, a debit card, or a prepaid card.

2

The details of one or more implementations are set forth in the accompanying drawings and the description below. Other features and advantages will be apparent from the description and drawings, and from the claims.

### BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 illustrates a block diagram of a communication system including a wireless mobile communication device and a management server in accordance with one implementation.

FIG. 2 illustrates one implementation of the wireless mobile communication device of FIG. 1.

FIG. 3 is a method for conducting a payment transaction using a point of sale device in accordance with one implementation.

FIG. 4 illustrates a block diagram of a communication system including a wireless mobile communication device and an online store in accordance with one implementation.

FIG. 5 is a block diagram of a data processing system suitable for storing and/or executing program code in accordance with one implementation.

Like reference symbols in the various drawings indicate like elements.

### DETAILED DESCRIPTION OF THE INVENTION

FIG. 1 illustrates one implementation of a communication system **100**. The communication system **100** includes a handheld, wireless mobile communication device **102** a point-of-sale device **104** and a management server **106**. In one implementation, the mobile communication device **102** includes a mobile application (discussed in greater detail below) that permits a user of the mobile communication device **102** to conduct payment transactions. Payment transactions can include, for example, using contactless payment technology at a retail merchant point of sale (e.g., through point of sale device **104**), using mobile/internet commerce (e.g., purchase tickets and products, etc.), storage of payment information and other digital artifacts (e.g., receipts, tickets, coupons, etc.), storage of banking information (payment account numbers, security codes, PIN's, etc.), and accessing banking service (account balance, payment history, bill pay, fund transfer, etc.), and so on. The mobile communication device **102** can be a cellular phone, a wireless personal digital assistant (PDA), a laptop computer, or other wireless communication device. The point of sale device **104** can be a desktop computer, laptop computer, terminal, or other device that is configured to receive user input selecting items for purchase or other transaction.

In one implementation, authorizations for payment transactions that are made through the point of sale device **104** are sent from the point of sale device **104** to an issuer authorization (e.g., management server **106**) through the mobile communication device **102** (as shown in FIG. 1). In one implementation, an issuer authorization is a payment entity that either approves or disapproves a payment transaction. An issuer authorization can be, e.g., a person, computer system, bank (or other third party). One potential benefit of having payment authorizations flow through the mobile communication device **102** is that sensitive user information (e.g. account numbers, pin numbers, and/or identity information) need only be sent from the mobile communication device **102** directly to an issuer authorization. Such operation reduces the potential for identity theft and/or fraudulent purchases made through a point of sale device. For example, (in one imple-



mentation) payment authorizations cannot be sent to an issuer authorization if the mobile communication device **102** is turned off.

FIG. 2 illustrates one implementation of the mobile communication device **102**. The mobile communication device **102** includes a mobile application **200** that (in one implementation) is provided to the mobile communication device **102** through a remote server (e.g., management server **106**). In one implementation, the mobile application is a Mobile Wallet application available from Mobile Candy Dish, Inc., of Alameda, Calif. In one implementation, the mobile application is a hosted service, as described in U.S. patent application Ser. No. 11/939,821, entitled "Method and System For Securing Transactions Made Through a Mobile Communication Device", which is incorporated herein by reference. In one implementation, the mobile application **200** is configured to send requests to the management server for artifacts based on user input, e.g., received through a keypad (not shown) of the mobile communication device **102**. Requests to the management server **106** can also be automated, via proximity-based services, e.g., consumer tapping (or in close proximity) an LBS/contactless/RFID enabled phone against a smart poster (RFID/Bluetooth/LBS enabled, etc.), kiosk, or other device.

In one implementation, the mobile application **200** running on the mobile communication device **102** is configured to receive artifacts (e.g., advertisements, receipts, tickets, coupons, media, content, and so on) from the management server **106**. In one implementation, the management server **106** sends artifacts to the mobile application based on user profile information and/or a transaction history (or payment trends) associated with a user of the mobile communication device **102** as described in U.S. patent application Ser. No. 11/944,267, entitled "Method and System For Delivering Information To a Mobile Communication Device Based On Consumer Transactions", which is incorporated herein by reference.

In one implementation, the mobile communication device **102** is an NFC-enabled phone. The mobile communication device **102** can be NFC-enabled, for example, through an embedded chip or a sticker that is affixed to the cellular phone, as described in U.S. application Ser. No. 11/933,321, entitled "Method and System For Adapting a Wireless Mobile Communication Device For Wireless Transactions", which is incorporated herein by reference. In one implementation, the NFC chip (or sticker) on the cellular phone can be used in conjunction with a merchant's point of sale device as described in greater detail below.

For example, with reference to FIG. 4, in one implementation, the NFC chip (or sticker) on the cellular phone can communicate with NFC chips that are installed on the front of PC's (TV's, Kiosks, or any other device) and serve as scanners/readers. In this implementation a mobile candy dish applet (e.g., MCD POS plugin **414**) is installed on the consumer's computer (e.g., PC **404**) which interfaces with the NFC chip on the PC. When a consumer (or user) is shopping online and they are ready to pay for their products, the consumer opens his mobile wallet and selects one of the payment methods (e.g., credit card, debit card, prepaid card, etc.) from their mobile wallet. If a default card has been selected already, this step is not necessary. The consumer then waves their phone over the NFC reader present on the PC **404**. The consumer's payment credentials are transferred from the phone to the merchant website (e.g., online store application **410**) using a communication protocol between the chip in the phone and the chip in the PC, which can be radio frequency for example. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the

coupon, save the coupon for a future use (against a larger purchase for example), or have the coupon automatically applied during the transaction and the transaction amount is updated. After the consumer enters any necessary validation information (e.g., pin) to provide a multi-factor authentication and confirms the transaction, the online purchase is processed as normal by the merchant's online processor. The mobile wallet can retrieve transaction data, account balance from the management server **408**.

In one implementation, the mobile communication device **102** is a non NFC-enabled phone. In this implementation, the consumer connects his phone to the PC **404** via some non radio frequency method (e.g., IR, Bluetooth, USB cable, etc.). When a consumer is shopping online and they are ready to pay for their products, the consumer opens his mobile wallet and selects one of the payment methods (e.g., credit card, debit card, prepaid card, etc.) from their mobile wallet. If a default card has been selected already, this step is not necessary. The consumer then pushes, e.g., a "Buy now" button and the consumer's payment credentials are transferred from the phone to the merchant website (e.g., online store application **410**) using the protocol between the phone and the PC **404** which can be radio frequency, for example. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the coupon, save the coupon for a future use, or have the coupon automatically applied during the transaction and the transaction amount is updated. After the consumer enters any necessary validation information (e.g., pin) to provide multi-factor authentication and confirms the transaction, the online purchase is processed as normal by the merchant's online processor. The mobile wallet can retrieve transaction data and account balance from the management server **408**.

In one implementation, the management server **408** and merchant portal (e.g., online store **408**) are maintained by trusted parties and use an encrypted tunnel to transfer financial data. When the consumer is ready to pay for their online product, they enter their cell phone number on the merchant portal. The merchant portal (which has an MCD applet (e.g., MCD POS plugin **414**) installed on its server) securely connects to the management server **408** (that in one implementation is maintained by Mobile Candy Dish (MCD)). In one implementation, the management server **408** identifies the consumer through their cell phone number, and verifies the consumer's authenticity by sending a unique transaction code to the consumer mobile wallet on their cell phone. The consumer then enters this unique transaction code onto the merchant's web portal. The merchant portal sends this transaction number to the management server **408** for authentication. Upon authentication, the consumer's virtual wallet and payment methods (e.g., credit card, debit card, prepaid card, etc.) are securely retrieved from the management server **408** and are displayed to the consumer in a window on a website associated with the merchant portal. The consumer selects one of these payment methods to pay for their transaction. If a default card has been selected already, this step is not necessary. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the coupon, save the coupon for a future use, or have the coupon automatically applied during the transaction and the transaction amount is updated. After the consumer enters any necessary validation information to provide a multi-factor authentication and confirms the transaction, the online purchase is processed as normal by the merchant's online processor. The mobile wallet can retrieve transaction data, account balance from the management server **408**.

Referring to FIG. 2, in one implementation, the mobile application 200 maintains a shopping list 202 for a consumer. Accordingly, consumers have the ability to store their shopping list in their mobile wallet and add, delete, or change items on their shopping list either in offline or online mode. In one implementation, consumers are sent coupons based on items on their shopping list, preferences, previous shopping history, proximity to the physical retail store, or a combination of these parameters, as discussed in application Ser. No. 11/944,267, which is incorporated by reference above. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the coupon, save the coupon for a future use, or have the coupon automatically applied during the transaction and the transaction amount is updated. When a consumer wants to order the items on their shopping list via an online merchant (in contrast to a physical retail store), the consumer can logon to the merchant portal and electronically transmit their shopping list to the merchant portal either by waving their phone over NFC enabled PC's or some other connection such as IR, bluetooth, USB, or the like.

FIG. 3 illustrates a method 300 for conducting a payment transaction using a point of sale device (e.g., point of sale device 104). User input is received selecting one or more items for purchase (e.g., at the point of sale device) (step 302). In general, the transaction being made at the point of sale device can be any type of transaction that involves the exchange or transfer of funds—e.g., the transaction can be a payment transaction, a fund transfer, or other type of transaction. In response to a request from the user to purchase the one or more items, a total purchase amount for the one or more items is calculated (e.g., by the point of sale device) (step 304). If the user has coupons in their mobile wallet the user can either manually apply the coupon or have the coupon automatically applied during the transaction and the transaction amount is updated. The user request to purchase an item can be received, e.g., by a user clicking on a “buy now” icon that is displayed on a graphical user interface of the point of sale device. Payment authorization for the total purchase amount is sent to a payment entity through a mobile communication device of the user (step 306). A result of the payment authorization is received at the point of sale device from the payment entity via the mobile communication device (step 308). The payment transaction is completed based on the result of the payment authorization (step 310). If the payment transaction was authorized by the payment entity, then the sale of the items through the point of sale device is completed. Otherwise, if the payment transaction was not authorized by the payment entity, then the point of sale device terminates the payment transaction.

FIG. 4 illustrates an example payment transaction being made in a communication system 400 in accordance with one implementation. The communication system 400 includes a mobile communication device 402, a personal computer (PC) 404, an online store 406, and a core (or datastore) 408. As indicated by interaction (1), a user (or customer), using a phone (e.g., mobile communication device 402 or personal computer 404), browses an online store website (online store application 410) and finds an item that the customer wishes to purchase. This could also be a purchase made through a midlet application (POS midlet 412) residing on the mobile communication device 402. The user then goes to, e.g., a checkout of the online store 406 make a purchase. If the user has coupons in their mobile wallet the user can either manually apply the coupon or have the coupon automatically applied during the transaction and the transaction amount is updated. When it comes time to authorize the purchase, (in one implementation) the user is given an option to purchase

with the mobile communication device 402. In one implementation, the mobile communication device 402 is an NFC-equipped phone (or NFC phone).

In interaction (2), when the user chooses to purchase with the mobile communication device 402, the online store application 410 sends the transaction information for authorization to the POS vendor plugin (e.g., MCD POS plugin 414). In one implementation, the POS vendor plugin is installed in the merchant's online store and enables the merchant to accept MCD Blaze payments as an alternative form of payment, similar to accepting credit cards for payment. As shown by interaction (3), the POS vendor plugin formats, encrypts, and cryptographically signs the purchase authorization request which is sent via a secure SSL link (e.g., HTTPS, Bluetooth, IR, USB, or other suitable protocol) established by the browser/web application 416 back to the mobile communication device 402. As with the first scenario, all communications is over secure channels. (It may be required that the mobile wallet application be opened prior to beginning a phone online purchase.) The POS midlet 412 is a component of the mobile wallet application that executes PayPass or other payment authorization protocol between itself and the SE payment applications on the mobile communication device 402 (interaction (4)). The results of the request are sent back to the POS vendor plugin.

As shown by interaction (5), the POS midlet 412 then forwards the properly formatted authorization request to a payment entity (e.g., issuer authorization 418) for authorization. The results of the request are then sent back to the POS component of the mobile wallet. Through interaction (6), the POS midlet 412 then forwards the results back to the MCD POS plugin 414 to complete the purchase. The MCD POS plugin 414 then forwards the purchase transaction information to the management server 408 for later customer viewing (interaction (7)). As indicated by interaction (8), users (or customers) will then be able to query the management server 408 and immediately obtain purchase information, either by phone or PC.

One or more of method steps described above can be performed by one or more programmable processors executing a computer program to perform functions by operating on input data and generating output. Generally, the invention can take the form of an entirely hardware embodiment, an entirely software embodiment or an embodiment containing both hardware and software elements. In one implementation, the invention is implemented in software, which includes but is not limited to firmware, resident software, microcode, etc. Furthermore, the invention can take the form of a computer program product accessible from a computer-usable or computer-readable medium providing program code for use by or in connection with a computer or any instruction execution system. For the purposes of this description, a computer-usable or computer readable medium can be any apparatus that can contain, store, communicate, propagate, or transport the program for use by or in connection with the instruction execution system, apparatus, or device. The medium can be an electronic, magnetic, optical, electromagnetic, infrared, or semiconductor system (or apparatus or device) or a propagation medium. Examples of a computer-readable medium include a semiconductor or solid state memory, magnetic tape, a removable computer diskette, a random access memory (RAM), a read-only memory (ROM), a rigid magnetic disk and an optical disk. Current examples of optical disks include compact disk-read only memory (CD-ROM), compact disk-read/write (CD-R/W) and DVD.

FIG. 5 illustrates a data processing system 500 suitable for storing and/or executing program code. Data processing sys-

tem **500** includes a processor **502** coupled to memory elements **504A-B** through a system bus **506**. In other implementations, data processing system **500** may include more than one processor and each processor may be coupled directly or indirectly to one or more memory elements through a system bus. Memory elements **504A-B** can include local memory employed during actual execution of the program code, bulk storage, and cache memories that provide temporary storage of at least some program code in order to reduce the number of times the code must be retrieved from bulk storage during execution. As shown, input/output or I/O devices **508A-B** (including, but not limited to, keyboards, displays, pointing devices, etc.) are coupled to data processing system **500**. I/O devices **508A-B** may be coupled to data processing system **500** directly or indirectly through intervening I/O controllers (not shown).

In one implementation, a network adapter **510** is coupled to data processing system **500** to enable data processing system **500** to become coupled to other data processing systems or remote printers or storage devices through communication link **512**. Communication link **512** can be a private or public network. Modems, cable modems, and Ethernet cards are just a few of the currently available types of network adapters.

Although the present invention has been particularly described with reference to implementations discussed above, various changes, modifications and substitutes are can be made. Accordingly, it will be appreciated that in numerous instances some features of the invention can be employed without a corresponding use of other features. Further, variations can be made in the number and arrangement of components illustrated in the figures discussed above.

What is claimed is:

**1.** A method comprising:

maintaining payment account information by using a mobile device operating system platform based payment application in a mobile device memory included in a mobile device, wherein the payment application is not browser based and is a mobile application preinstalled or downloaded and installed on the mobile device, the mobile device comprising a mobile device display, a mobile device processor, a mobile device radio interface, and a mobile device wireless fidelity (WiFi) interface;

receiving input at the payment application running on the mobile device from a user to purchase an item selected at the mobile device;

sending a request to a management server for a digital artifact for display within a specific payment application generated screen, the payment application screen corresponding to a specific screen, scene, or real estate property, wherein the management server maintains plurality of user profiles and digital artifacts and selects the digital artifact based on correlating two or more targeting parameters from personal information and transaction history for the user;

receiving the digital artifact from the management server;

displaying the digital artifact within the specific payment application generated screen, wherein the payment application screen corresponds to is a specific screen, scene, or real estate property;

receiving a payment account identifier;

wirelessly and securely transmitting the payment account identifier corresponding to a user selected payment method to the management server; and

wirelessly transmitting authentication information to the management server, the management server configured to process a transaction using a user selected payment method.

**2.** The method of claim **1**, wherein response information is received at the mobile device from the management server.

**3.** The method of claim **1**, wherein a data exchange between the payment application running on the mobile device and the management server has already occurred, wherein the management server permits the user to conduct an online transaction as a result of the data exchange.

**4.** The method of claim **3**, wherein the data exchange includes exchanging an identification code.

**5.** The method of claim **4**, wherein the identification code is a personal identification number (PIN).

**6.** The method of claim **1**, wherein coupons are redeemed during the transaction.

**7.** The method of claim **1**, wherein a shopping list maintained by the payment application is applied during the transaction.

**8.** The method of claim **1**, wherein digital artifacts associated with the transaction are received at the payment application.

**9.** The method of claim **1**, wherein the digital artifacts include advertisements, receipts, tickets, coupons, media, and content.

**10.** The method of claim **1**, wherein the mobile device has a secure element, the secure element including a secure element processor configured for near field communication transaction processing, a secure element memory configured to maintain a secure element application, and a secure element near field communication transceiver.

**11.** The method of claim **1**, wherein the payment application displays transaction history, receipts, and payment accounts.

**12.** A mobile device comprising:

a mobile device memory configured to maintain payment account information by using a mobile device operating system platform based payment application, wherein the payment application is not browser based and is a mobile application preinstalled or downloaded and installed on the mobile device;

a mobile device input interface configured to receive receiving input from a user to purchase an item selected at the mobile device;

a mobile device wireless fidelity (WiFi) transceiver;

a mobile device output interface configured to use the payment application running on the mobile device to send a request to a management server for a digital artifact for display within a specific payment application generated screen, the payment application screen corresponding to a specific screen, scene, or real estate property, wherein the management server maintains plurality of user profiles and digital artifacts and selects the digital artifact based on correlating two or more targeting parameters from personal information and transaction history for the user, wherein the digital artifact is received from the management server;

a mobile device display configured to present the digital artifact within the specific payment application generated screen, wherein the payment application screen is a specific screen, scene, or real estate property;

a mobile device radio transceiver configured to receive a payment account identifier and wirelessly and securely transmit the payment account identifier corresponding to a user selected payment method to the management server, wherein authentication information is wirelessly

transmitted to the management server, the management server configured to process a transaction using a user selected payment method.

**13.** The mobile device of claim **12**, wherein response information is received at the mobile device from the management server. 5

**14.** The mobile device of claim **12**, wherein a data exchange between the payment application running on the mobile device and the management server has already occurred, wherein the management server permits the user to conduct an online transaction as a result of the data exchange. 10

**15.** The mobile device of claim **14**, wherein the data exchange includes exchanging an identification code.

**16.** The mobile device of claim **15**, wherein the identification code is a personal identification number (PIN). 15

**17.** The mobile device of claim **12**, wherein coupons are redeemed during the transaction.

**18.** The mobile device of claim **12**, wherein a shopping list maintained by the payment application is applied during the transaction. 20

**19.** The method of claim **1**, wherein digital artifacts associated with the transaction are received at the payment application.

**20.** The mobile device of claim **12**, wherein the digital artifacts include advertisements, receipts, tickets, coupons, media, and content. 25

\* \* \* \* \*