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(12) **United States Patent**
Fisher

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(54) **INDUCTION BASED TRANSACTION USING A MANAGEMENT SERVER**

(71) Applicant: **Michelle Fisher**, Marina Del Rey, CA (US)

(72) Inventor: **Michelle Fisher**, Marina Del Rey, CA (US)

(73) Assignee: **Michelle Fisher**, Berkeley, CA (US)

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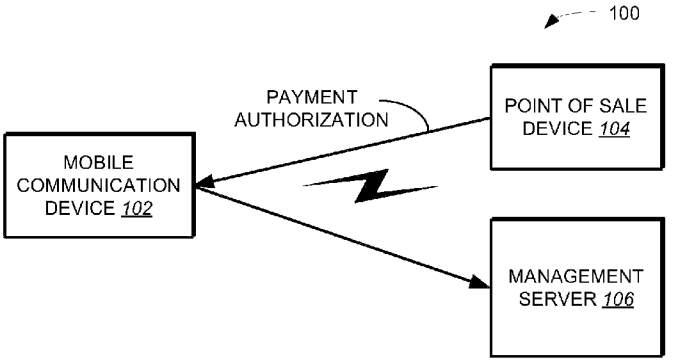
(57) **ABSTRACT**

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.

21 Claims, 4 Drawing Sheets



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(58) **Field of Classification Search**

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See application file for complete search history.

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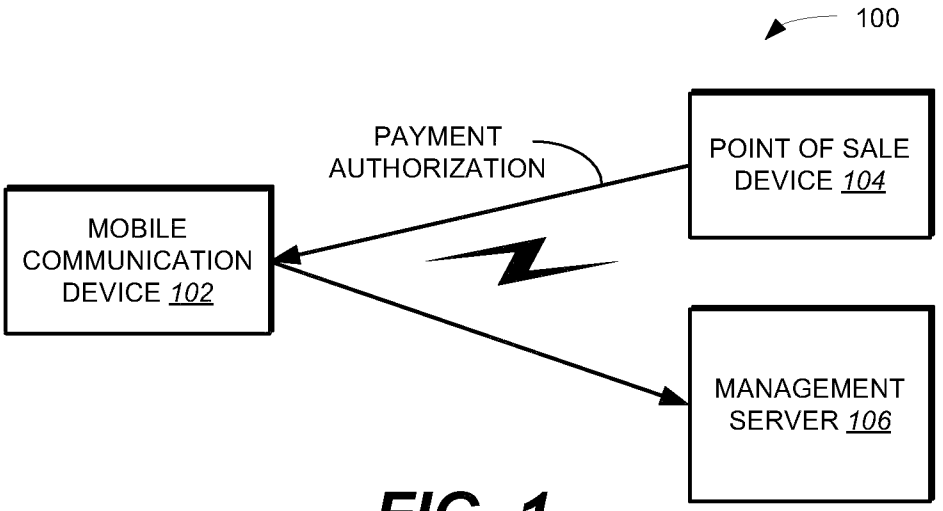
100
PAYMENT AUTHORIZATION
POINT OF SALE DEVICE 104
MOBILE COMMUNICATION DEVICE 102
MANAGEMENT SERVER 106

FIG. 1

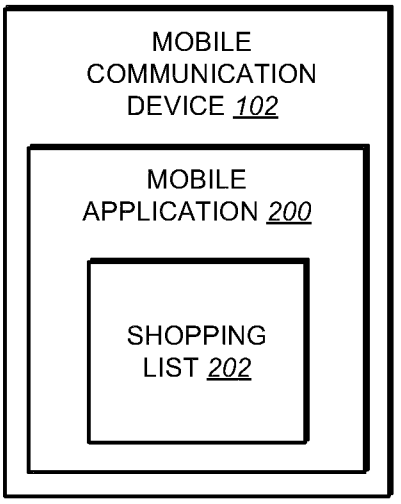
MOBILE COMMUNICATION DEVICE 102
MOBILE APPLICATION 200
SHOPPING LIST 202

FIG. 2

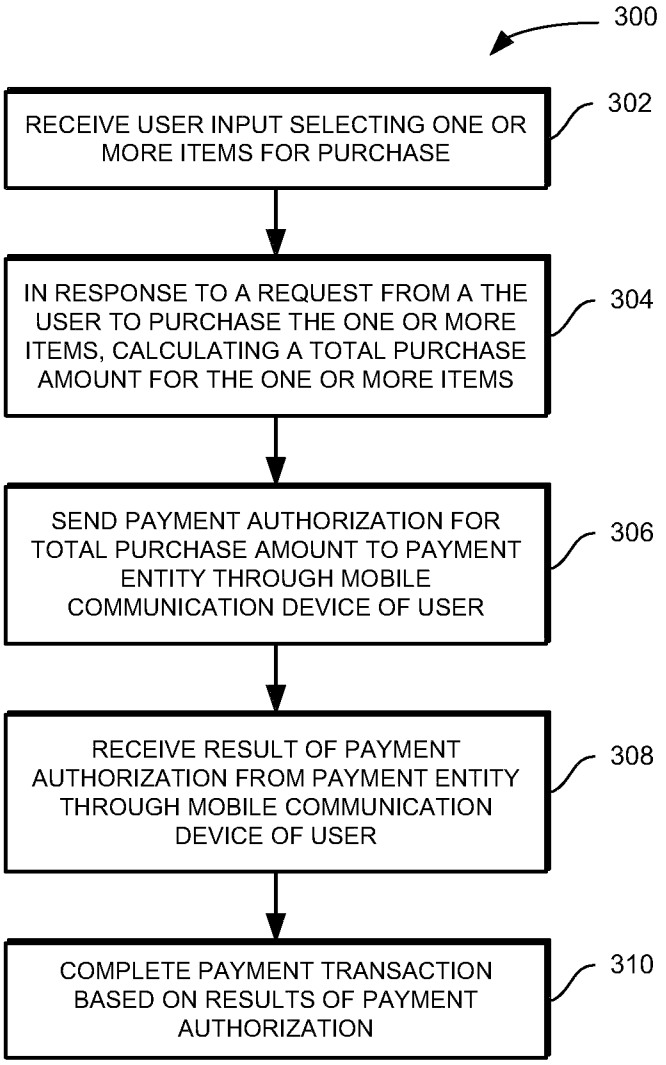
300
RECEIVE USER INPUT SELECTING ONE OR MORE ITEMS FOR PURCHASE
302
IN RESPONSE TO A REQUEST FROM A THE USER TO PURCHASE THE ONE OR MORE ITEMS, CALCULATING A TOTAL PURCHASE AMOUNT FOR THE ONE OR MORE ITEMS
304
SEND PAYMENT AUTHORIZATION FOR TOTAL PURCHASE AMOUNT TO PAYMENT ENTITY THROUGH MOBILE COMMUNICATION DEVICE OF USER
306
RECEIVE RESULT OF PAYMENT AUTHORIZATION FROM PAYMENT ENTITY THROUGH MOBILE COMMUNICATION DEVICE OF USER
308
COMPLETE PAYMENT TRANSACTION BASED ON RESULTS OF PAYMENT AUTHORIZATION
310

FIG. 3

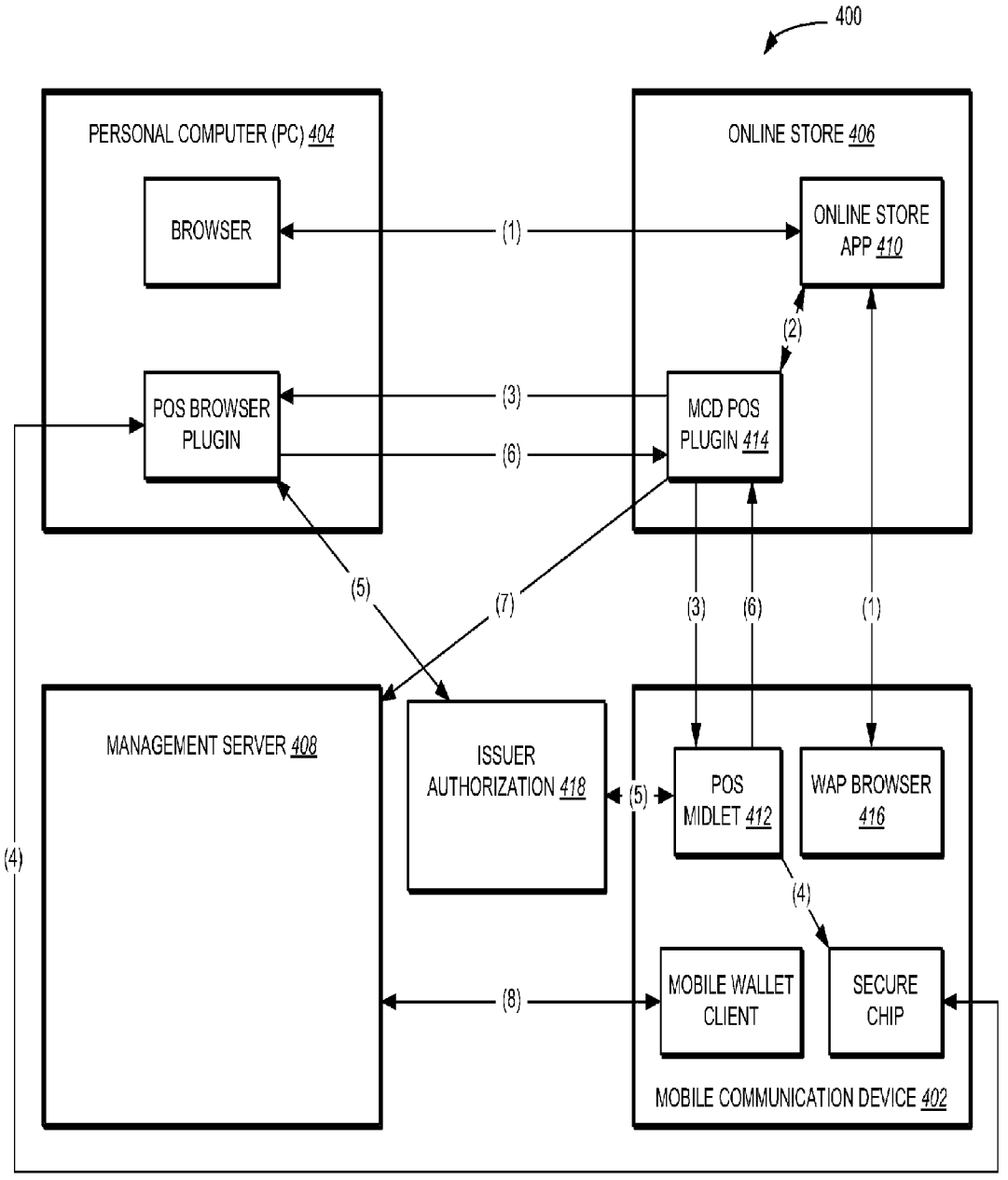
400
PERSONAL COMPUTER (PC) 404
BROWSER
POS BROWSER PLUGIN
ONLINE STORE 406
ONLINE STORE APP 410
MCD POS PLUGIN 414
(1)
(2)
(3)
(4)
(5)
(6)
(7)
(8)
MANAGEMENT SERVER 408
ISSUER AUTHORIZATION 418
POS MIDLET 412
WAP BROWSER 416
MOBILE WALLET CLIENT
SECURE CHIP
MOBILE COMMUNICATION DEVICE 402

FIG. 4

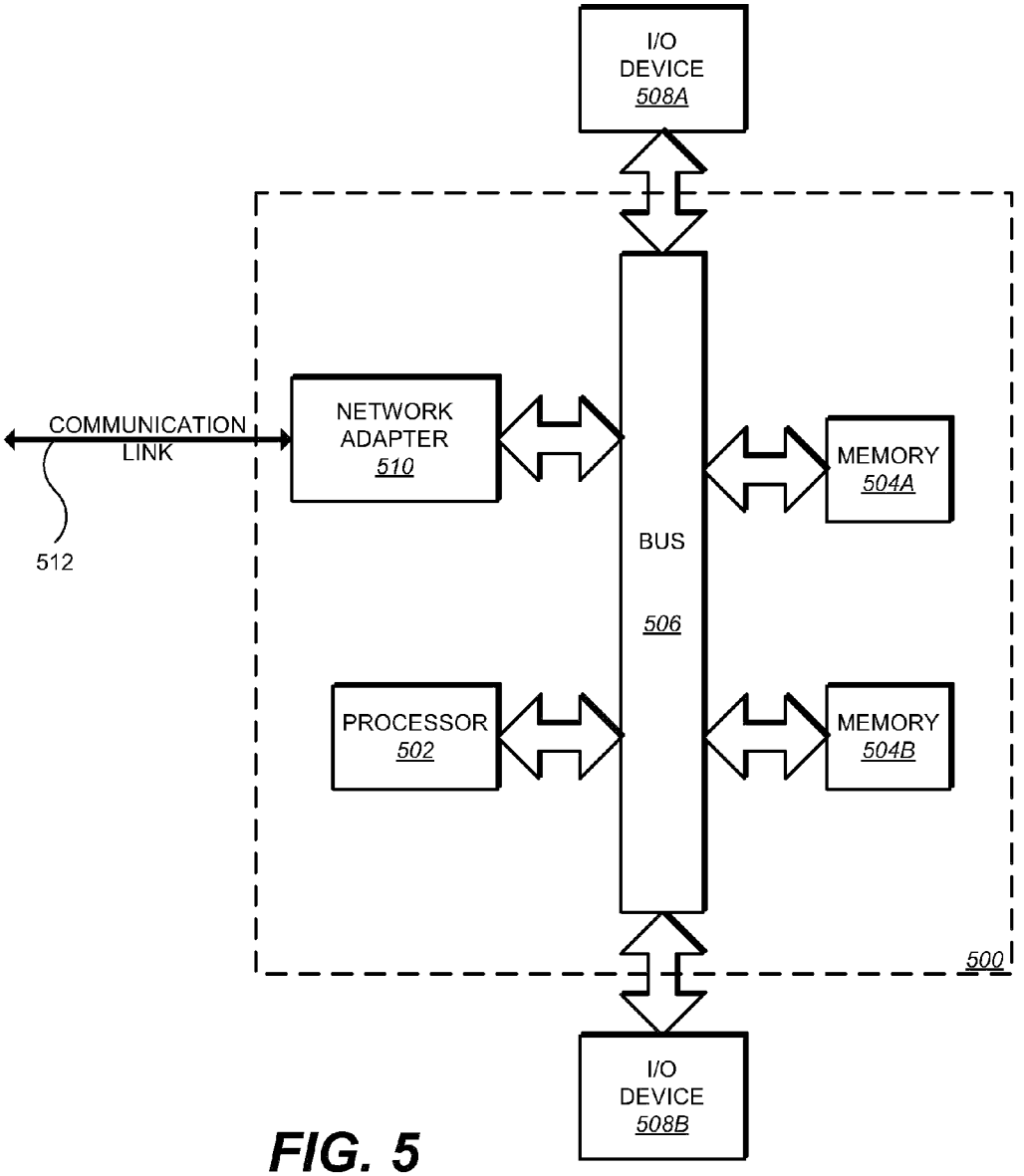
I/O
DEVICE
508A
COMMUNICATION
LINK
512
NETWORK
ADAPTER
510
BUS
506
MEMORY
504A
PROCESSOR
502
MEMORY
504B
500
I/O
DEVICE
508B

FIG. 5

INDUCTION BASED TRANSACTION USING A MANAGEMENT SERVER

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.

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 hand-held, 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 implementation) 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 though 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 implemetation 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 on 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 accepts 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 system **500** includes a processor **502** coupled to memory elements **504**A-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 **504**A-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 **508**A-B (including, but not limited to, keyboards, displays, pointing devices, etc.) are coupled to data processing system **500**. I/O devices **508**A-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 management server for processing a Near Field Communication (NFC) transaction comprising:

a management server wireless transceiver configured to:

receive an identification code from a point of sale (POS) terminal, the POS terminal including a terminal processor that receives the identification code from a secure element embedded within the body of a mobile device, wherein a secure element processor initiates execution of an NFC application maintained in a secure element memory in response to an NFC inductive signal from the POS terminal and further wherein the NFC application transmits the identification code to the POS terminal using a first communication channel in response to the NFC inductive signal from the POS terminal, wherein the secure element processor and the secure element memory are included in the secure element, the mobile device including a mobile device display, a mobile device memory, a mobile device processor, and mobile device transceiver;

transmit transaction information including a payment method corresponding to the identification code to a transaction server configured to process the NFC transaction using the payment method corresponding to the identification code;

after the NFC transaction has been processed, receives a transaction verification from the transaction server, wherein the transaction verification indicates that the NFC transaction has been processed.

2. The management server of claim **1**, wherein the point of sale terminal is a desktop computer, a laptop computer, or a thin client, and wherein the point of sale terminal includes an NFC chip configured as an NFC scanner and an NFC reader.

3. The management server of claim **1**, further comprising a management server processor configured to automatically apply a coupon during a near field communication interaction between the secure element and the POS terminal.

4. The management server of claim **1**, wherein the payment method is a credit card.

5. The management server of claim **1**, further comprising, after the NFC transaction has been processed, the management server wireless transceiver is configured to send a digital artifact to a non-browser based mobile application stored on the mobile device for display in the non-browser based mobile application.

6. The management server of claim **5**, further wherein the digital artifact is accessible by the non-browser based mobile application when the mobile device is not connected to a network.

7. The management server of claim **1**, wherein a security tool s implemented at the non-browser based mobile application, and wherein implementation of the security tool comprises prompting the user to login to the mobile device, using biometrics to authenticate the user before authorizing the NFC transaction, disabling use of the non-browser based mobile application, prompting the user to enter a payment limit PIN in response to a pending purchase exceeding a pre-determined amount, temporarily disabling the secure element, permanently disabling the secure element, deleting all cached data stored in the mobile device memory, and/or storing encrypted security codes on the mobile device, wherein disabling the secure element prevents the near field communication transaction, coupon redemption, and ticket redemption.

8. A method for processing a Near Field Communication (NFC) transaction comprising:

receiving, at a management server, an identification code from a point of sale (POS) terminal, the POS terminal including a terminal processor that receives the identification code from a secure element embedded within the body of a mobile device, and further wherein a secure element processor initiates execution of an NFC application maintained in a secure element memory and transmits, using the NFC application, the identification code to the POS terminal using a first communication channel in response to an NFC inductive signal from the POS terminal, wherein the secure element processor and the secure element memory are included in the secure element, the mobile device including a mobile device display, a mobile device memory, a mobile device processor, and a mobile device transceiver;

transmitting, from the management server, transaction information including a payment method corresponding to the identification code to a transaction server which processes the NFC transaction using the payment method corresponding to the identification code;

after the NFC transaction has been processed, receiving, at the management server, a transaction verification from the transaction server, wherein the transaction verification indicates that the NFC transaction has been processed.

9. The method of claim **8**, wherein the point of sale terminal is a desktop computer, a laptop computer, or a thin

client, and wherein the point of sale terminal includes an NFC chip configured as an NFC scanner and an NFC reader.

10. The method of claim **8**, further comprising automatically applying a coupon during a near field communication interaction between the secure element and the POS terminal.

11. The method of claim **8**, wherein the payment method is a credit card.

12. The method of claim **8**, further wherein after the NFC transaction has been processed, sending by the management server, a digital artifact to a non-browser based mobile application stored on the mobile device for display in the non-browser based mobile application.

13. The method of claim **12**, further wherein the digital artifact is accessible by the non-browser based mobile application when the mobile device is not connected to a network.

14. The management server of claim **5**, wherein the digital artifact comprises an advertisement, receipt, ticket, coupon, media, metadata and/or content.

15. The management server of claim **1**, further wherein data stored on the mobile device is encrypted using a mobile operating system native to the mobile device.

16. The management server of claim **1**, wherein the payment method is a debit card.

17. The method of claim **12**, the digital artifact comprises an advertisement, receipt, ticket, coupon, media, metadata and/or content.

18. The method of claim **8**, wherein data stored on the mobile device is encrypted using a mobile operating system native to the mobile device.

19. The method of claim **8**, wherein the payment method is a debit card.

20. The management server of claim **1**, wherein the payment method is a cash card.

21. The method of claim **8**, wherein the payment method is a cash card.

* * * * *