



US 20120095852A1

(19) **United States**

(12) **Patent Application Publication**
Bauer et al.

(10) **Pub. No.: US 2012/0095852 A1**

(43) **Pub. Date: Apr. 19, 2012**

(54) **METHOD AND SYSTEM FOR ELECTRONIC WALLET ACCESS**

Publication Classification

(51) **Int. Cl.**
G06Q 20/00 (2006.01)

(52) **U.S. Cl.** 705/16; 705/41

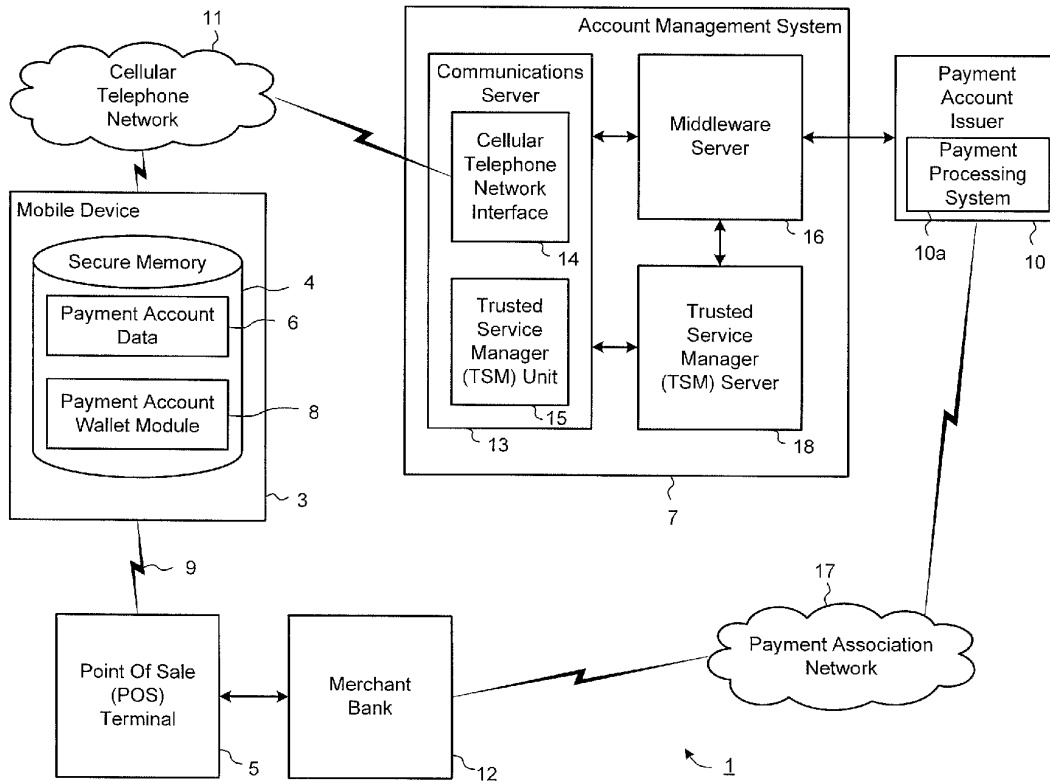
(57) **ABSTRACT**

A mobile payment method, system and graphical user interface are described that facilitate efficient and secured payment transactions from an electronic wallet on a user portable electronic device with a merchant point of sale terminal over a contactless communications link. In one aspect, the electronic wallet includes a flag indicating whether input of the passcode is required to access the electronic wallet, which flag can be set by a remote device. In another aspect, a short-cut is provided to directly execute the payment features of the electronic wallet application software.

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(21) Appl. No.: **12/905,419**

(22) Filed: **Oct. 15, 2010**



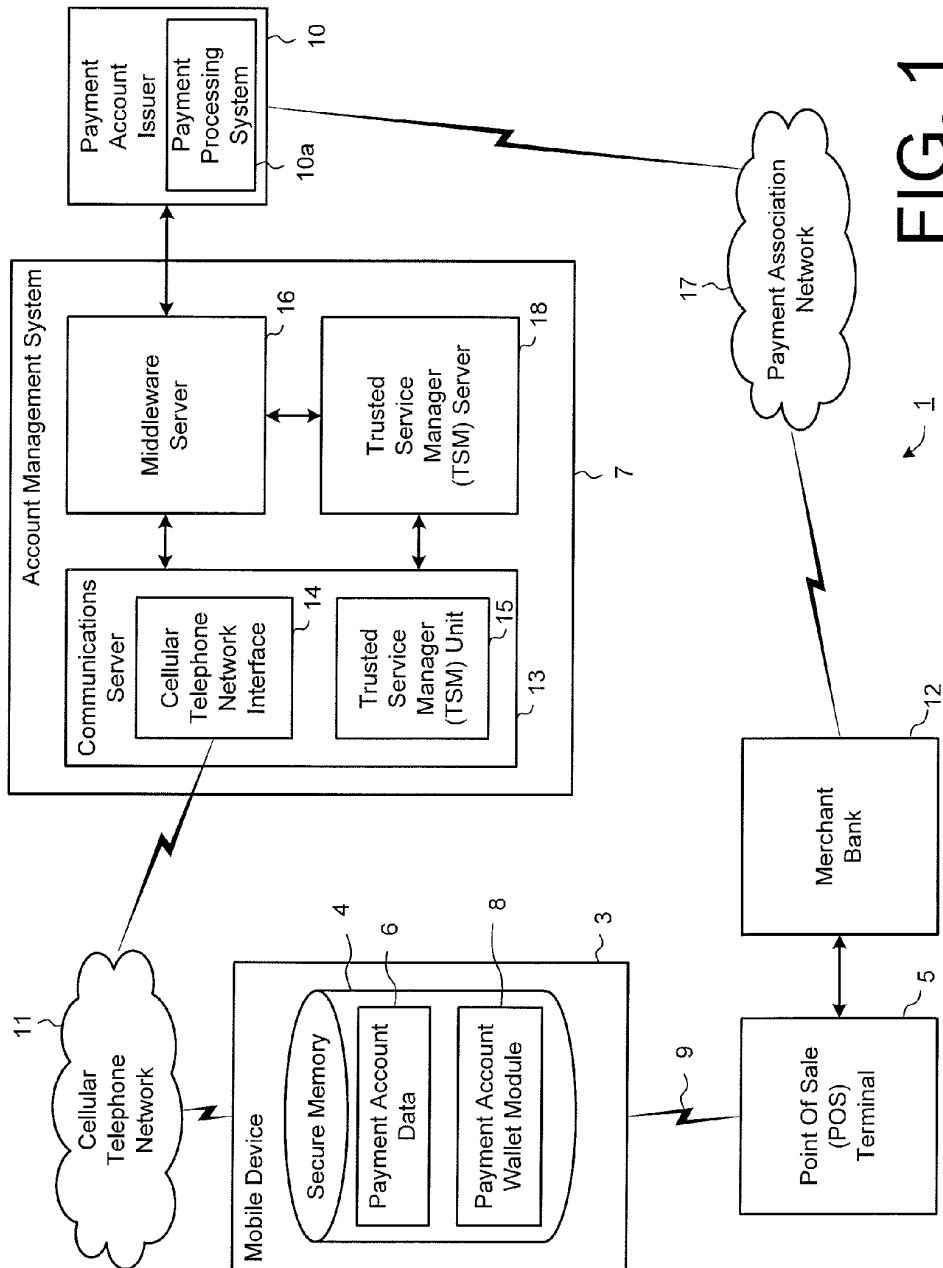


FIG. 1

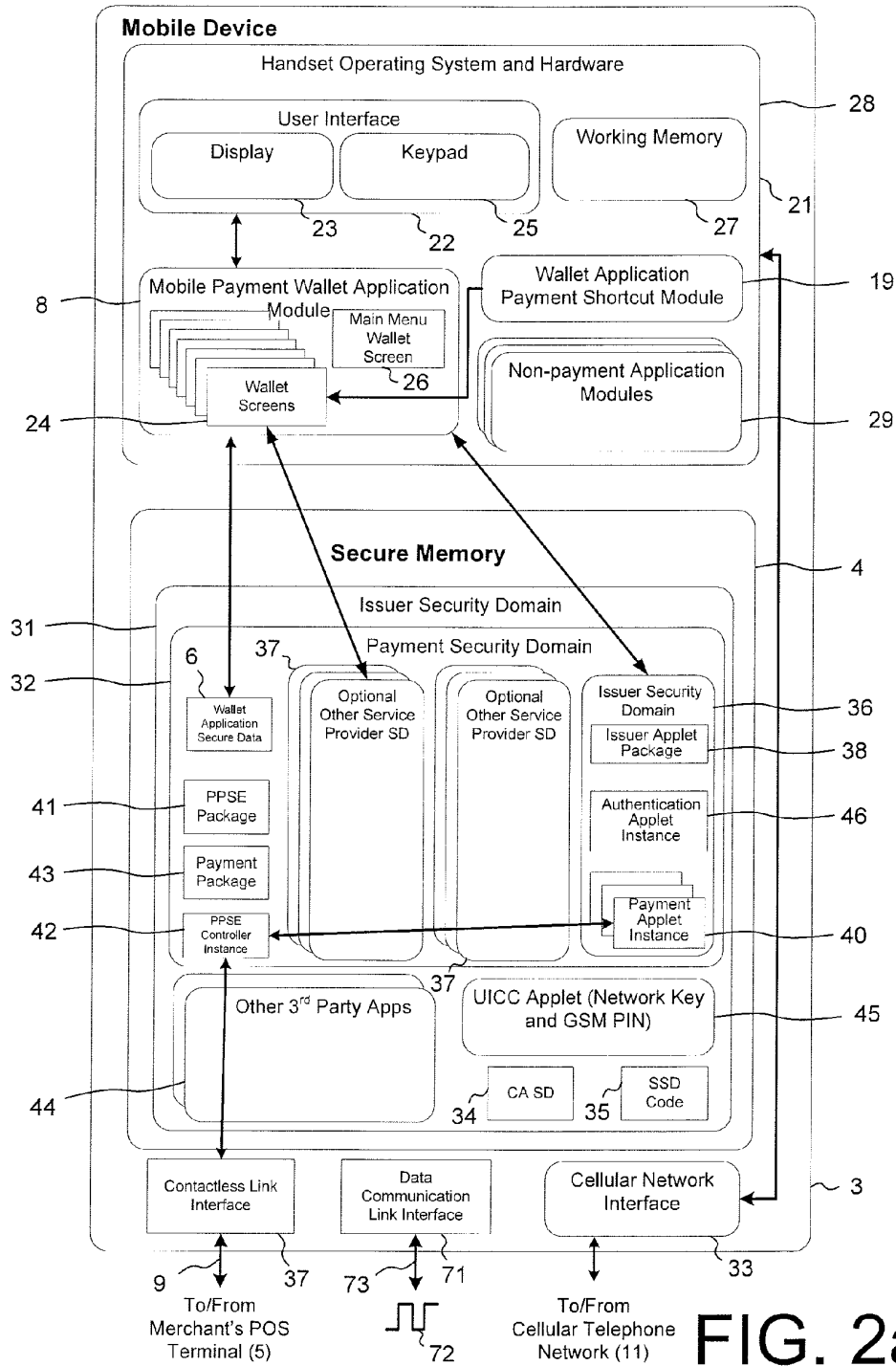


FIG. 2a

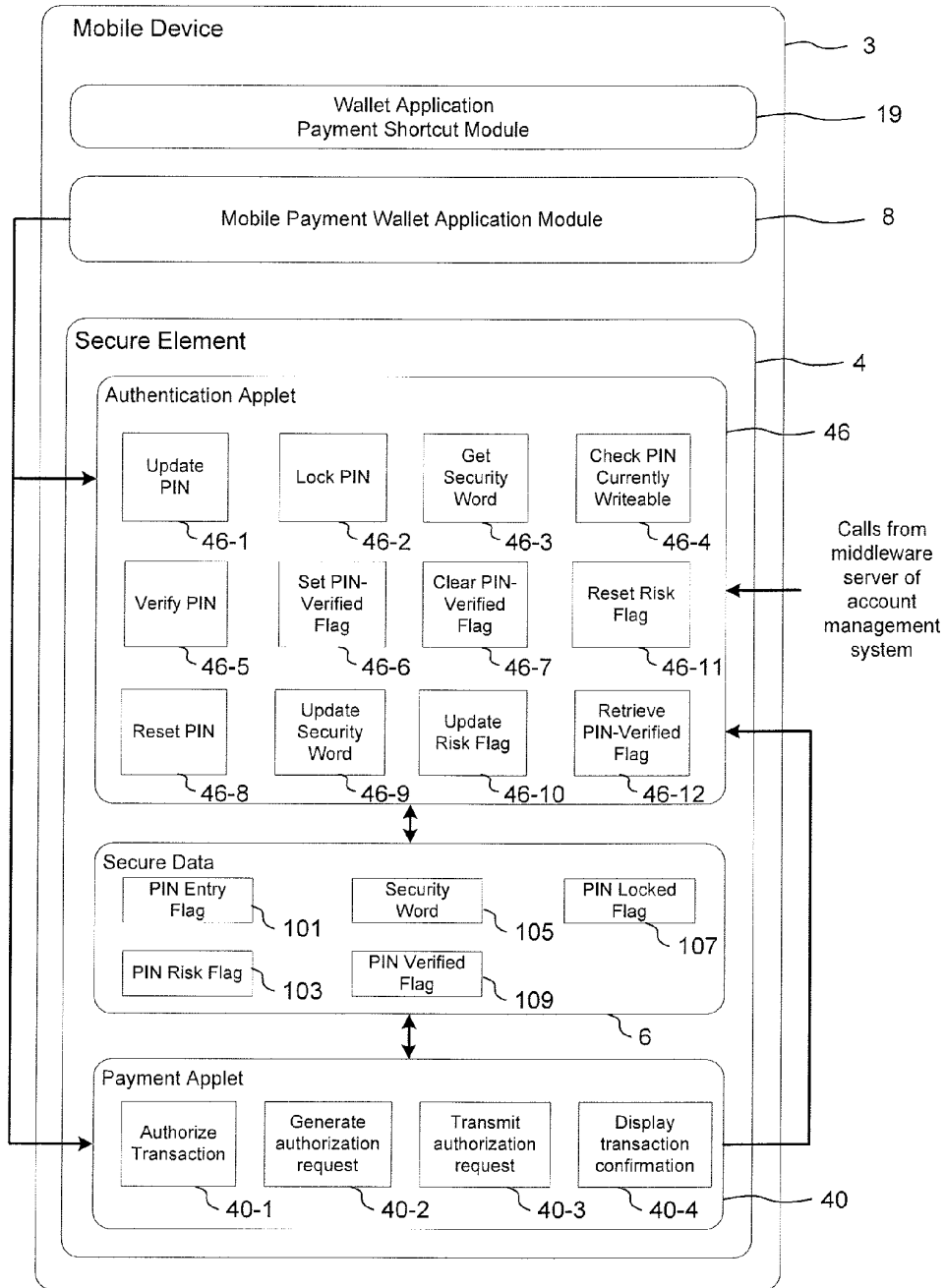


FIG. 2b

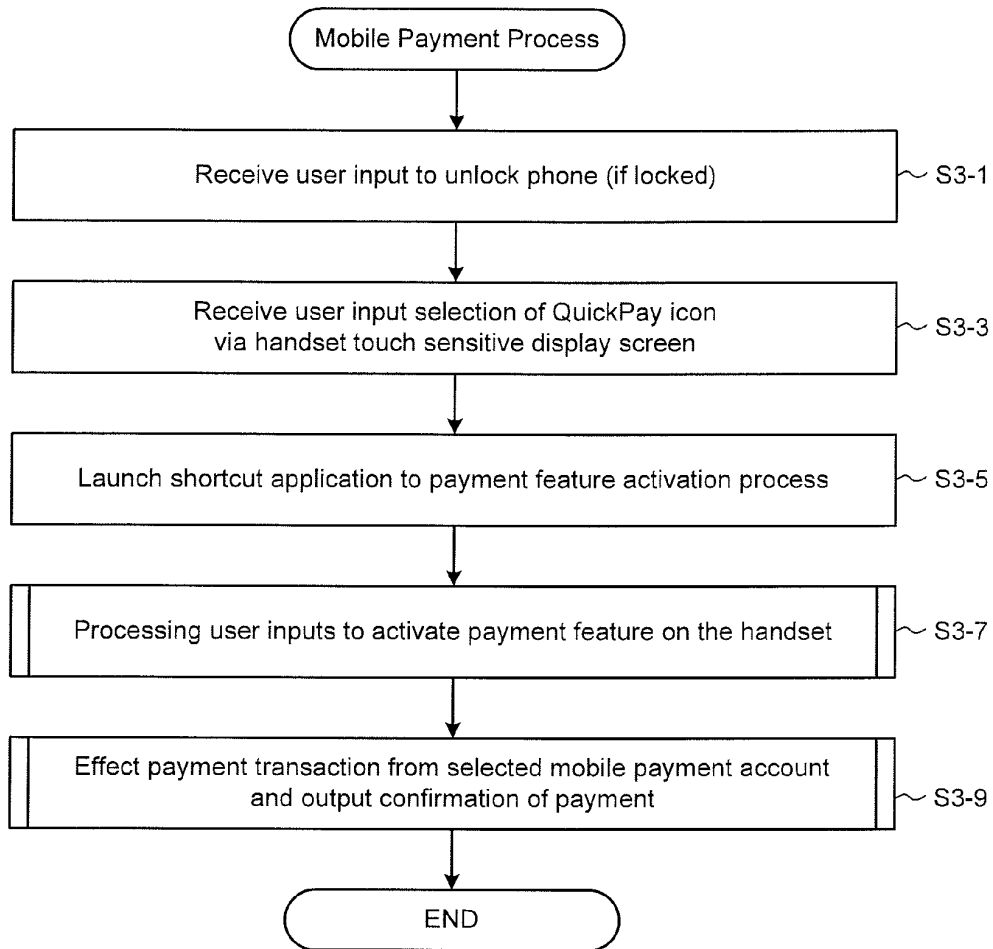


FIG. 3

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