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

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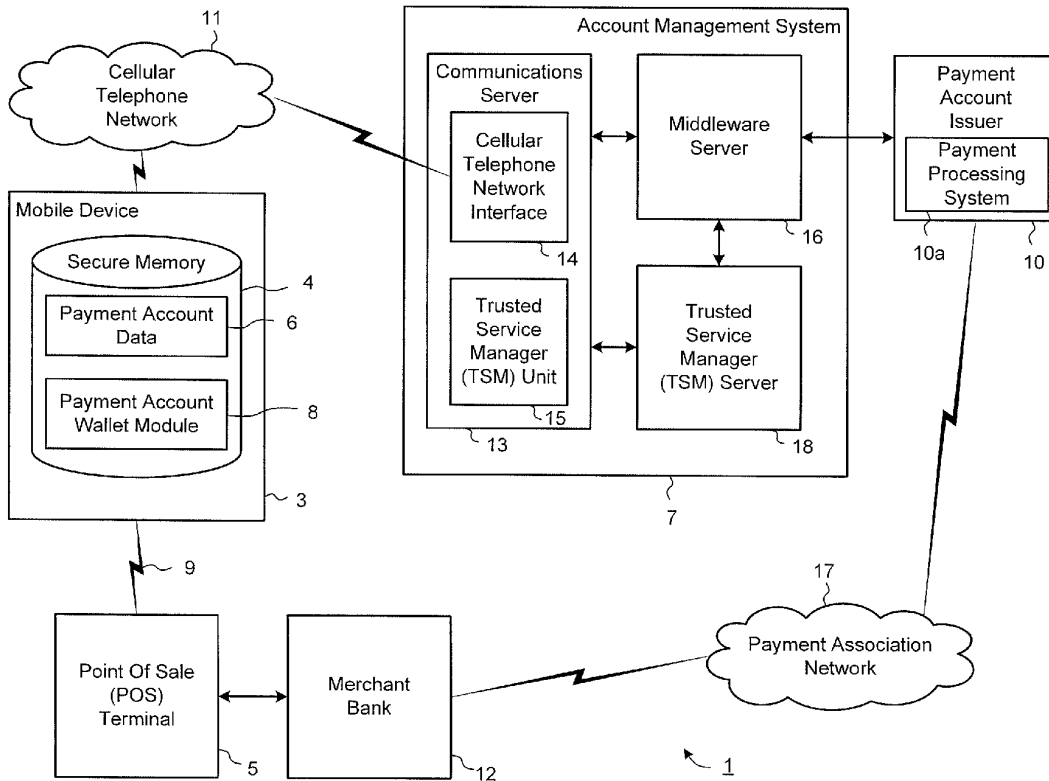
(57) **ABSTRACT**

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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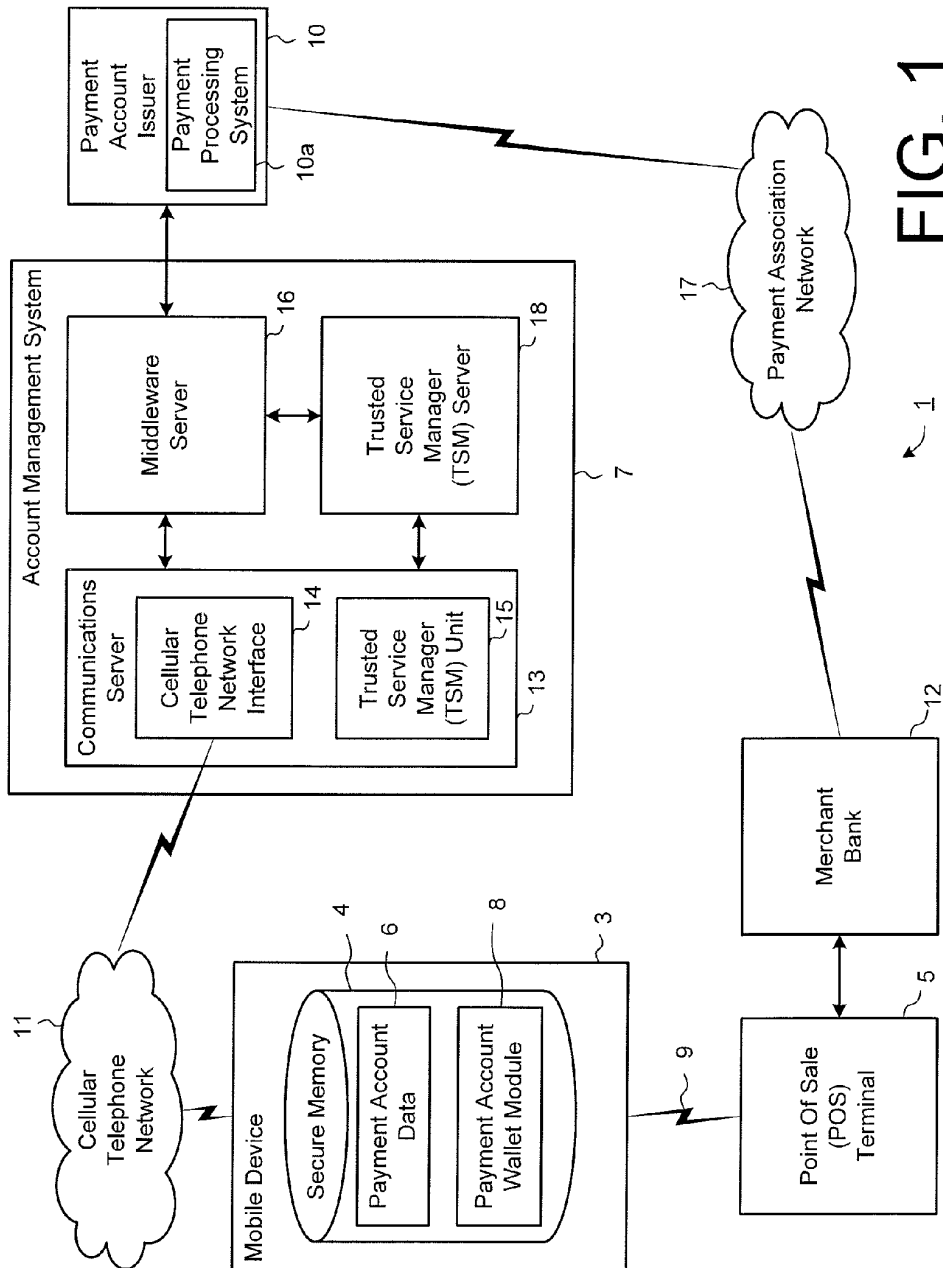


FIG. 1

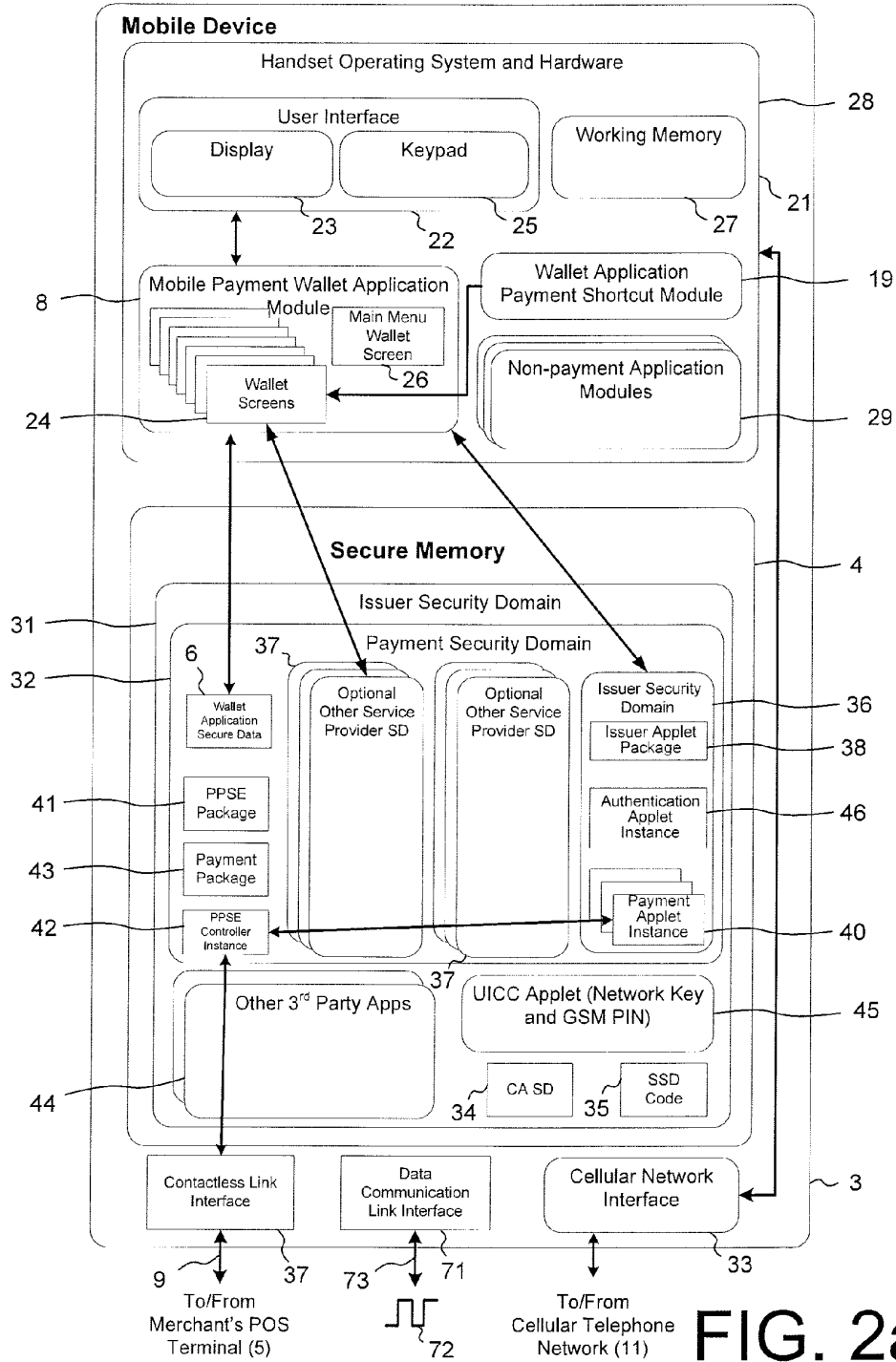


FIG. 2a

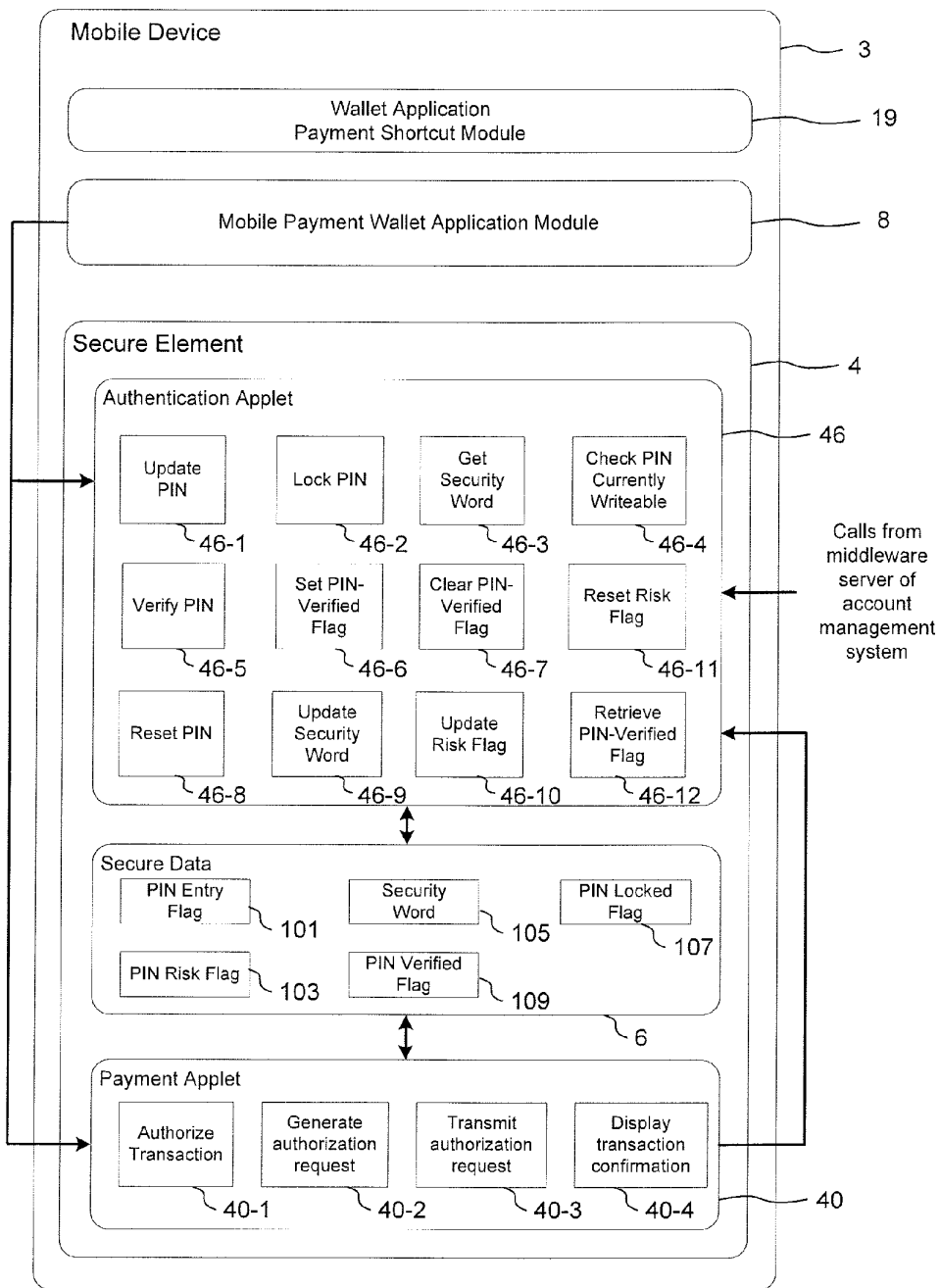


FIG. 2b

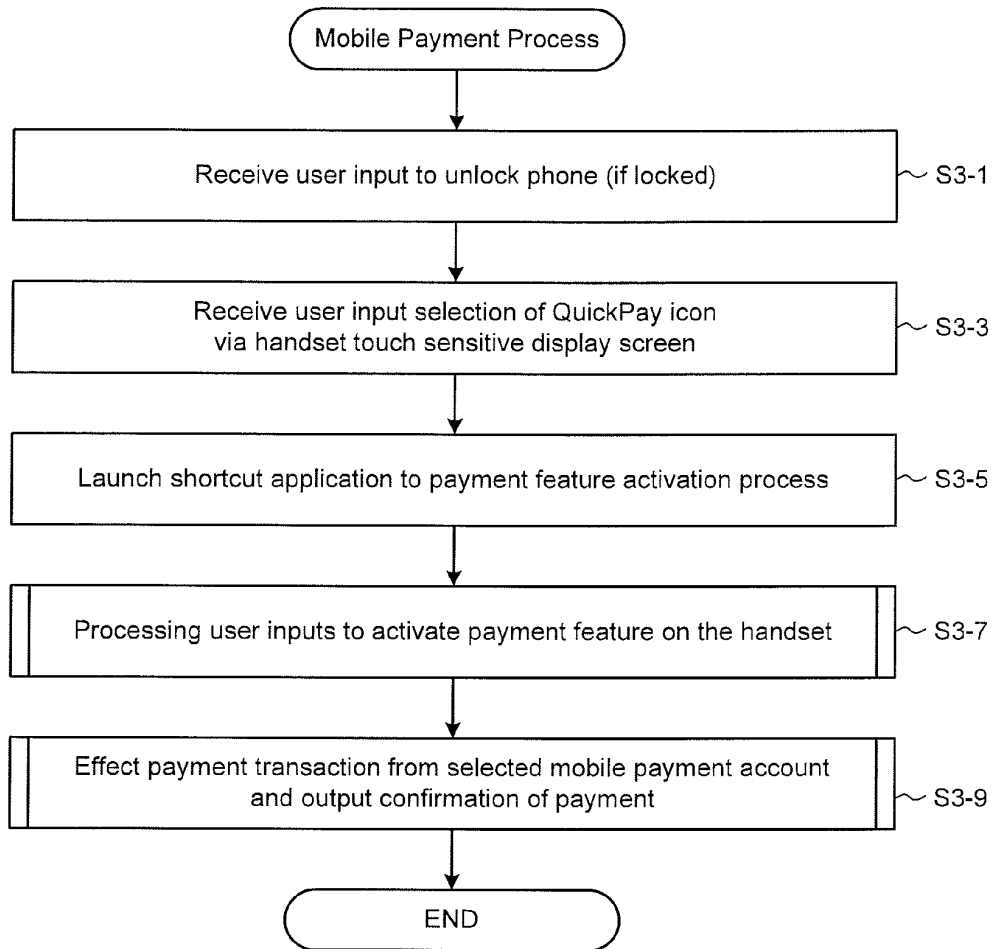


FIG. 3

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