



US 20050222961A1

(19) **United States**

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

(10) **Pub. No.: US 2005/0222961 A1**

(43) **Pub. Date: Oct. 6, 2005**

(54) **SYSTEM AND METHOD OF FACILITATING CONTACTLESS PAYMENT TRANSACTIONS ACROSS DIFFERENT PAYMENT SYSTEMS USING A COMMON MOBILE DEVICE ACTING AS A STORED VALUE DEVICE**

**Publication Classification**

(51) **Int. Cl.<sup>7</sup> ..... H04L 9/00**

(52) **U.S. Cl. .... 705/64**

(57) **ABSTRACT**

(76) **Inventors: Philippe Staub, Bangkok (TH); James Helm, Bangkok (TH); Thierry Renard, Bangkok (TH)**

A system for facilitating contactless payment transactions across different contactless payment systems using a common mobile device that acts as a stored value device is provided. A combination of a mobile application and a communication module allows the mobile device, which is associated with one payment system, to emulate various transmission standards and data exchange formats that are used in different payment systems in order to perform contactless payment transactions with merchants that are associated with different contactless payment systems. A service application running in a service operator computer communicates with the various contactless payment systems to facilitate the settlement of the amount owed to various payment systems by the one payment system associated with the mobile device.

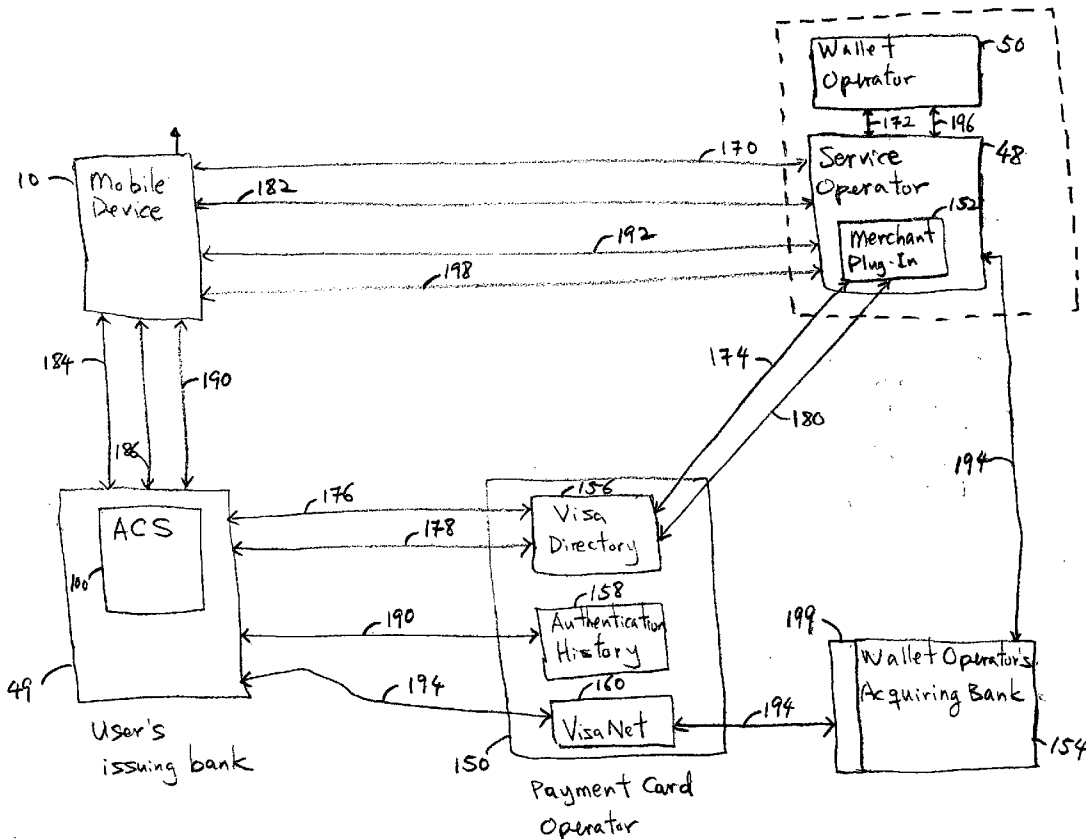
Correspondence Address:  
**REED SMITH, LLP**  
**ATTN: PATENT RECORDS DEPARTMENT**  
**599 LEXINGTON AVENUE, 29TH FLOOR**  
**NEW YORK, NY 10022-7650 (US)**

(21) **Appl. No.: 10/940,939**

(22) **Filed: Sep. 14, 2004**

**Related U.S. Application Data**

(60) **Provisional application No. 60/559,818, filed on Apr. 5, 2004.**



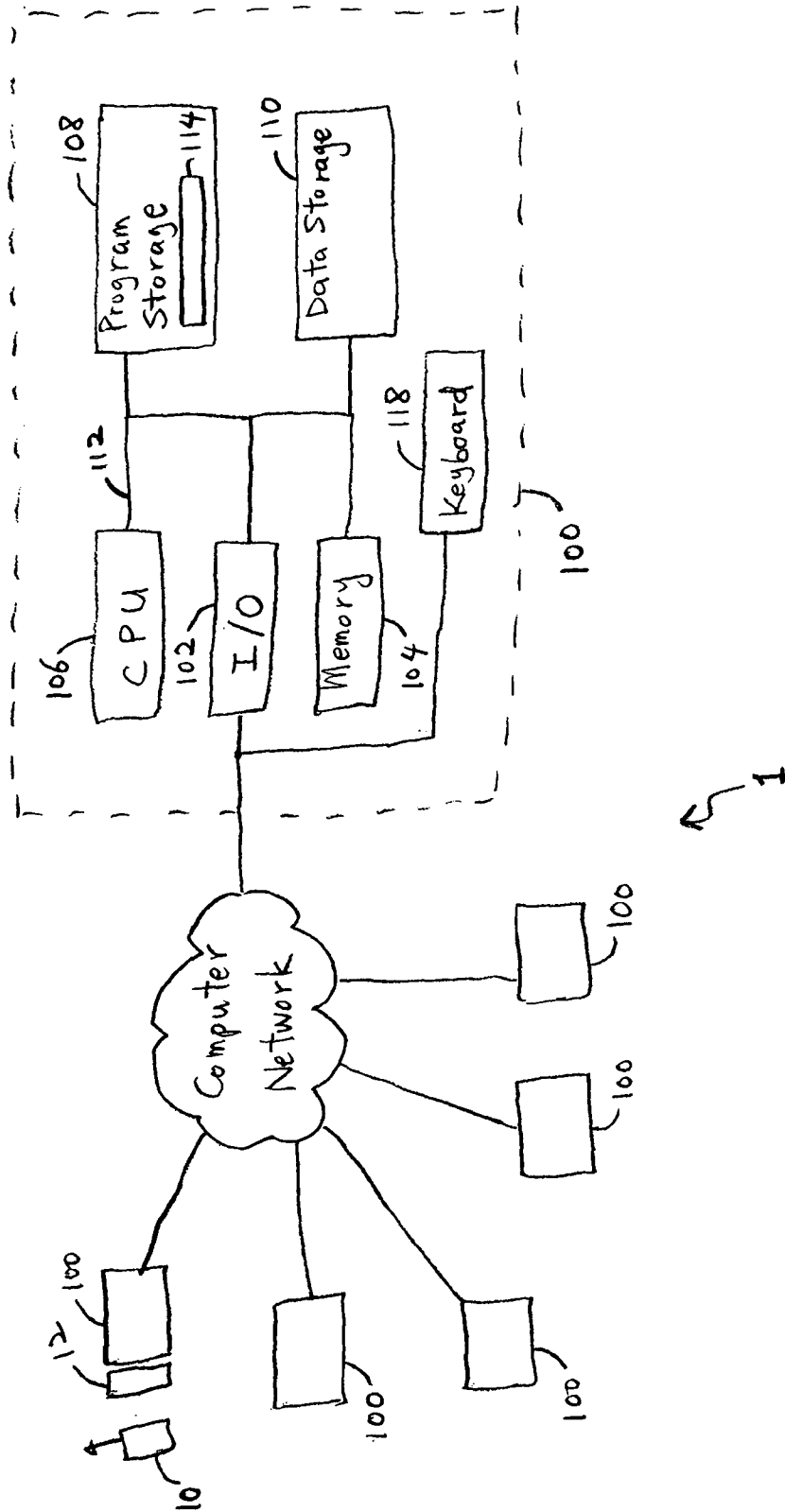


FIG. 1

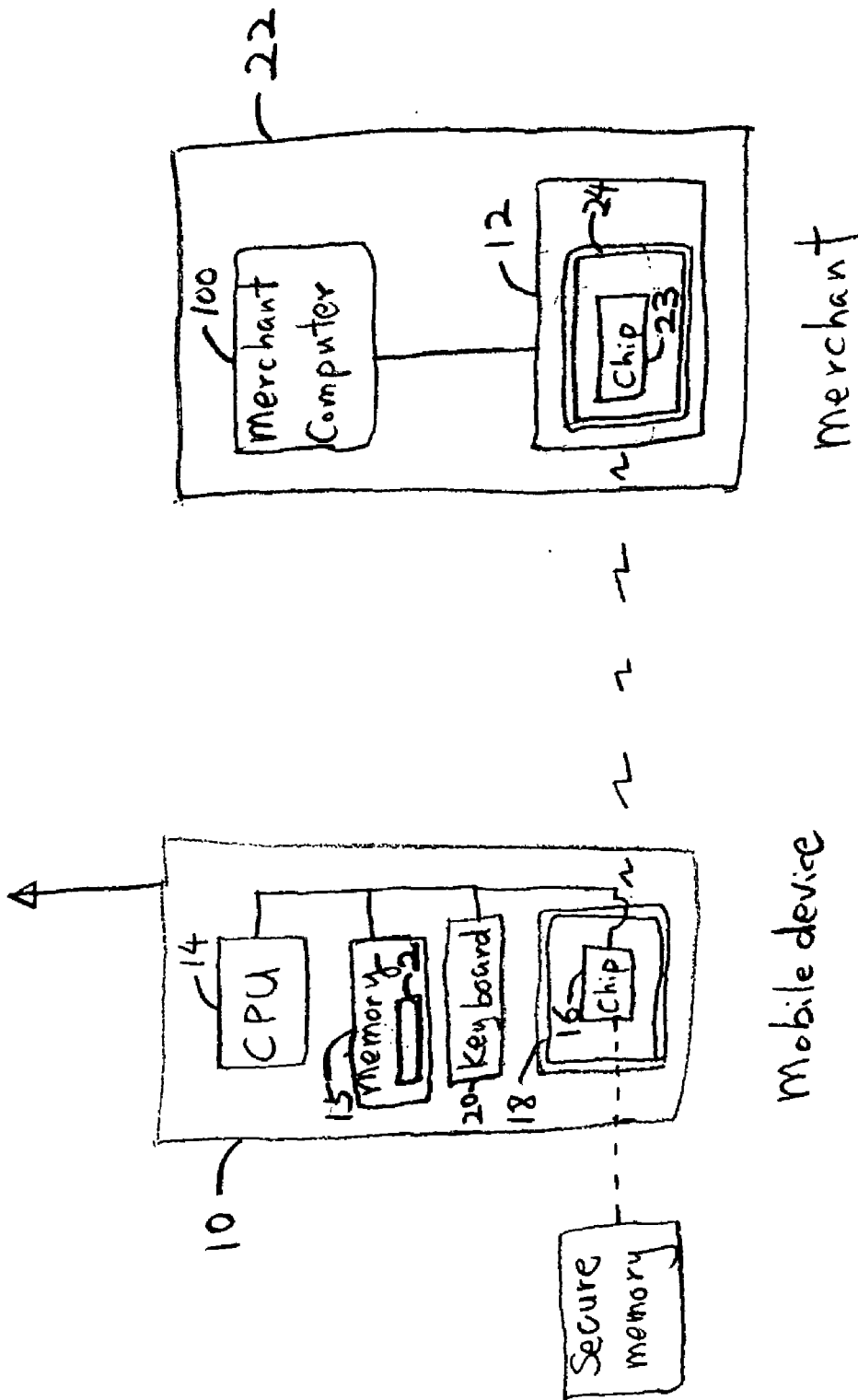


FIG. 2

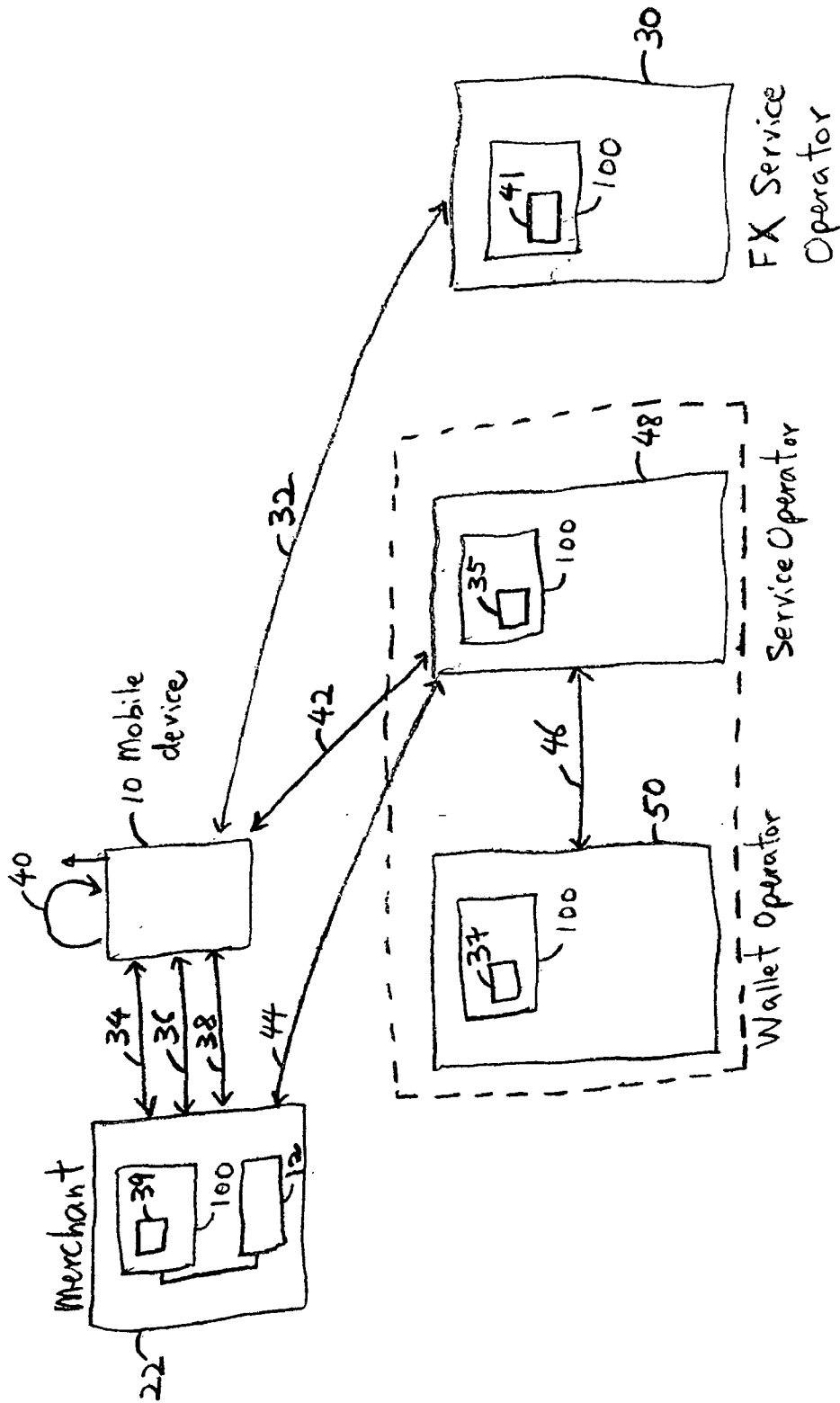


FIG. 3

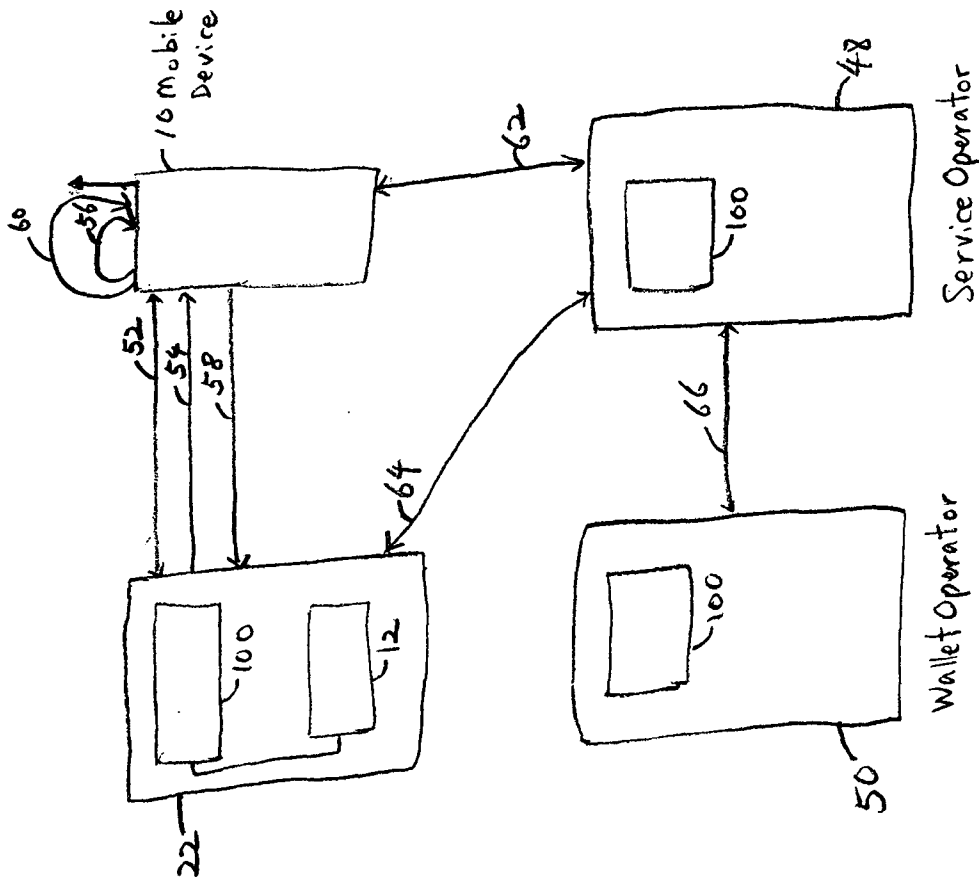


FIG. 4

# Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

## Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

## Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

## Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

## API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

## LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

## FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

## E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.