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(54) **METHOD AND APPARATUS FOR
MANAGING CREDENTIALS THROUGH A
WIRELESS NETWORK**

(52) **U.S. Cl. 370/352; 370/389; 705/76**

(57) **ABSTRACT**

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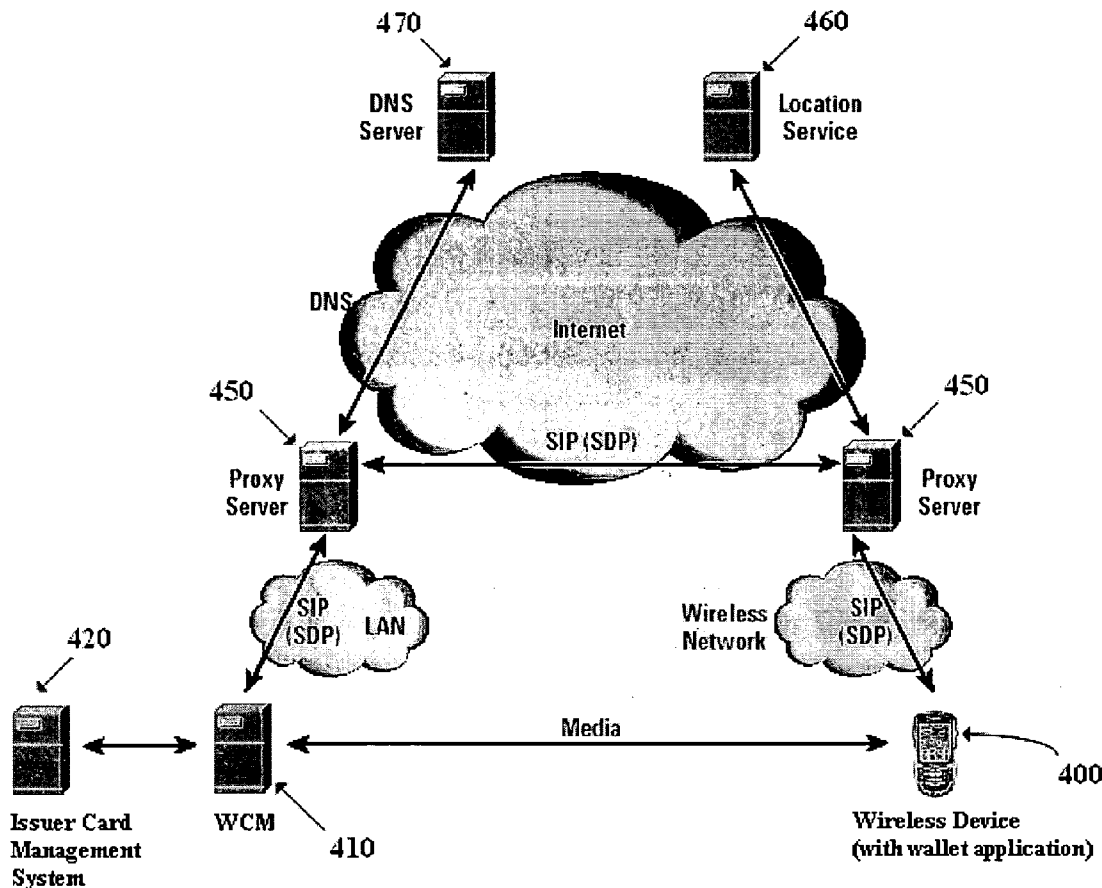
A novel system and methodology for conducting financial and other transactions using a wireless device. Credentials may be selectively issued by issuers such as credit card companies, banks, and merchants to consumers permitting the specific consumer to conduct a transaction according to the authorization given as reflected by the credential or set of credentials. The preferred mechanism for controlling and distributing credentials according to the present invention is through one or more publicly accessible networks such as the Internet wherein the system design and operating characteristics are in conformance with the standards and other specific requirements of the chosen network or set of networks. Credentials are ultimately supplied to a handheld device such as a mobile telephone via a wireless network. The user holding the credential may then use the handheld device to conduct the authorized transaction or set of transactions via, for example, a short range wireless link with a point-of-sale terminal.

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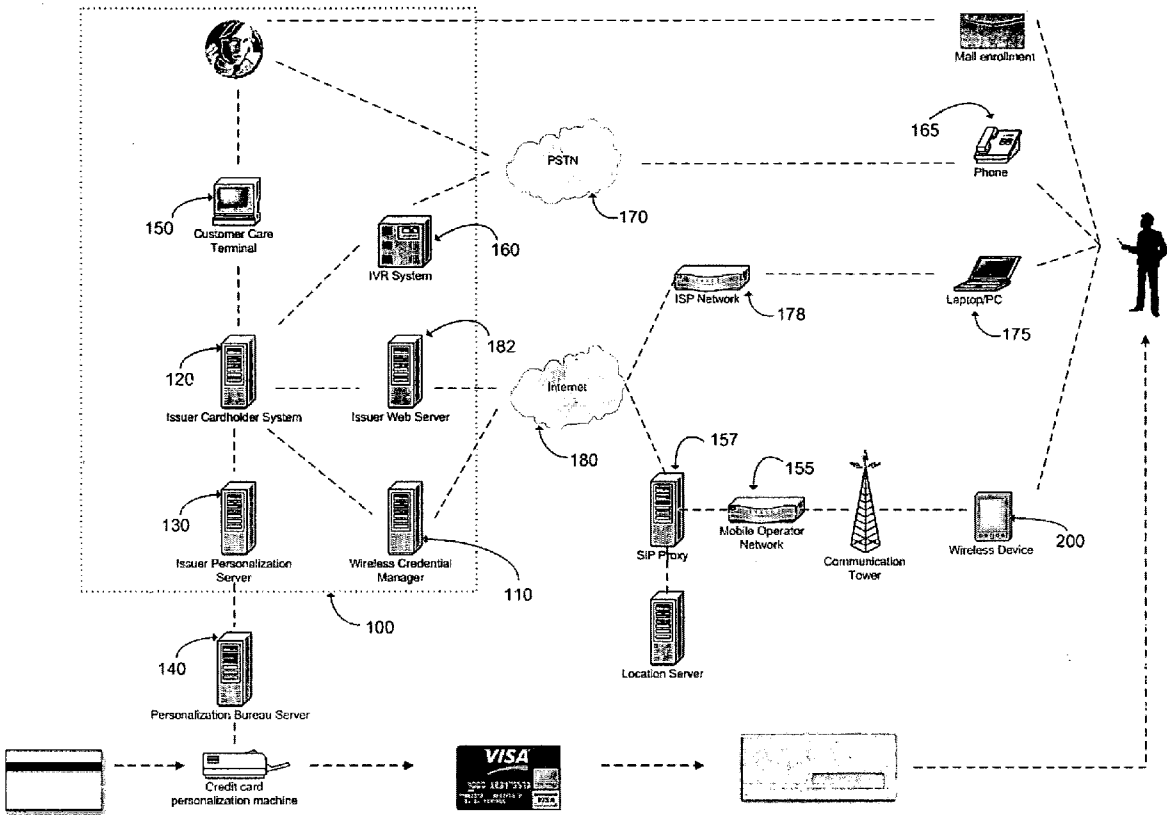


FIG. 1

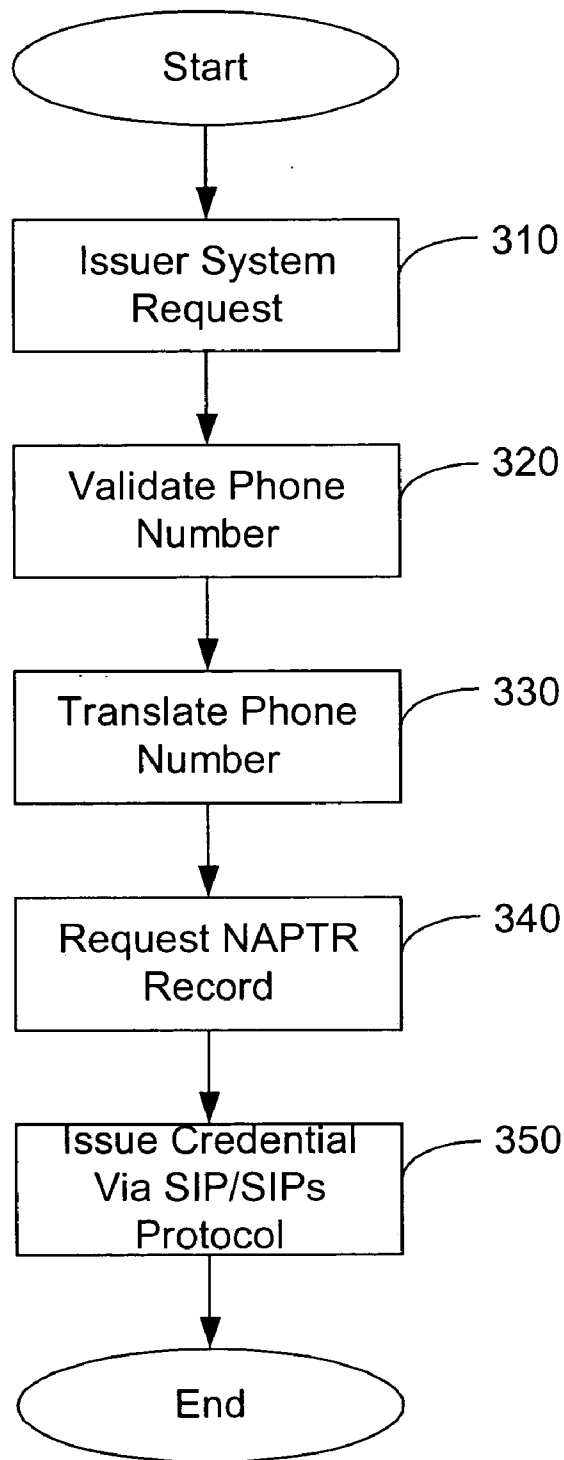


FIG. 2

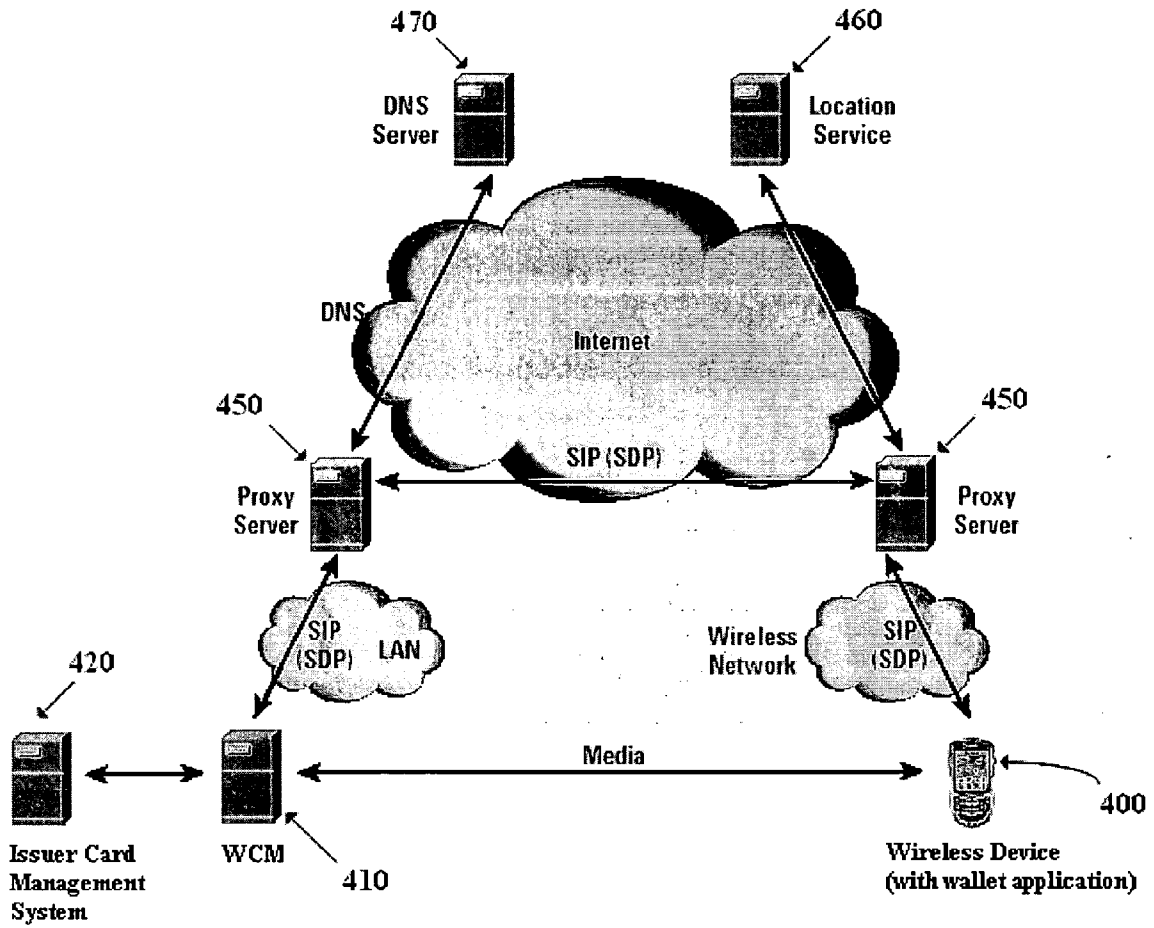


FIG. 3

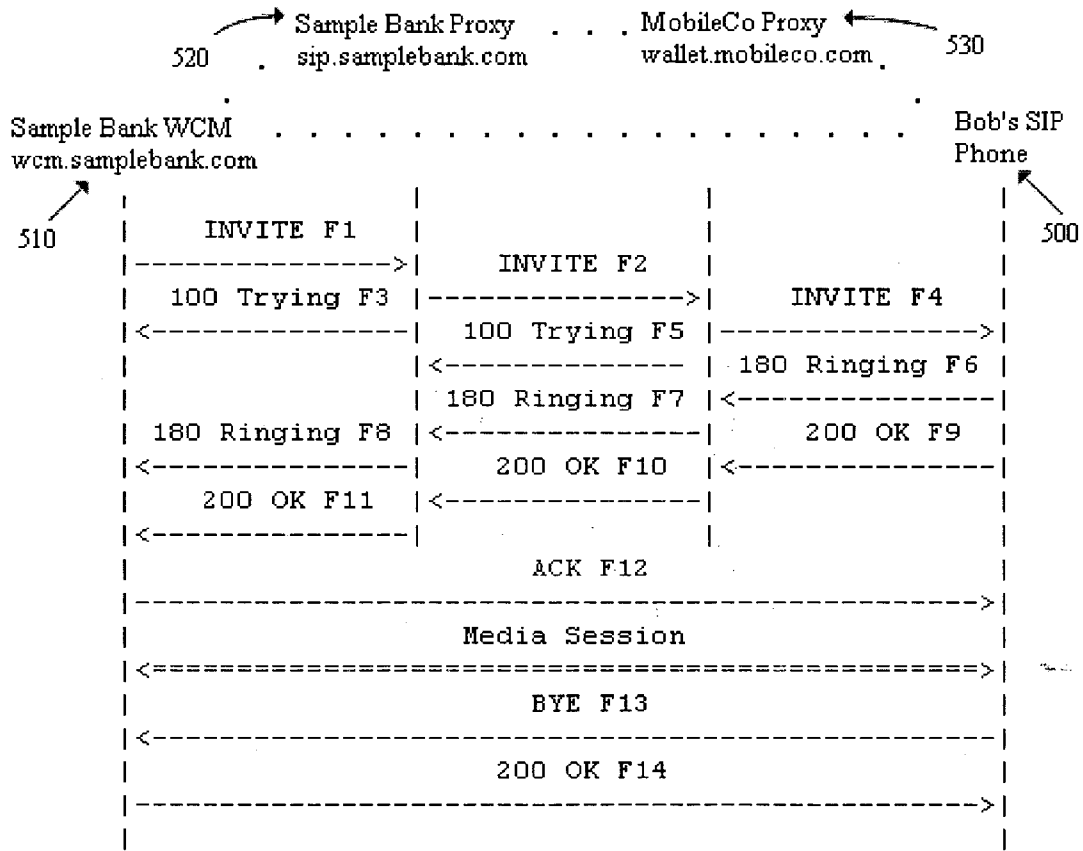


FIG. 4

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