



US009189787B1

(12) **United States Patent**  
**Koh et al.**

(10) **Patent No.:** **US 9,189,787 B1**  
(45) **Date of Patent:** **Nov. 17, 2015**

(54) **METHOD AND APPARATUS FOR CONDUCTING E-COMMENCE AND M-COMMENCE**

(71) Applicant: **RFcyber Corporation**, Fremont, CA (US)

(72) Inventors: **Liang Seng Koh**, Fremont, CA (US); **Futong Cho**, Milpitas, CA (US); **Hsin Pan**, Fremont, CA (US); **Fuliang Cho**, San Jose, CA (US)

(73) Assignees: **Rich House Global Technology Ltd.**, Shenzhen (CN); **RFcyber Corp.**, Fremont, CA (US)

(\*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 24 days.

(21) Appl. No.: **13/903,420**

(22) Filed: **May 28, 2013**

**Related U.S. Application Data**

(63) Continuation of application No. 13/400,038, filed on Feb. 18, 2012, now Pat. No. 8,448,855, which is a continuation of application No. 11/534,653, filed on Sep. 24, 2006, now Pat. No. 8,118,218.

(51) **Int. Cl.**  
**G06Q 20/00** (2012.01)  
**G06Q 20/36** (2012.01)

(52) **U.S. Cl.**  
CPC ..... **G06Q 20/3672** (2013.01)

(58) **Field of Classification Search**  
CPC ..... G06Q 20/04; G06Q 20/12; G06Q 20/341; G06Q 20/32; G06Q 20/382; G06Q 20/3672  
USPC ..... 235/451, 492; 340/572.1, 572.3  
See application file for complete search history.

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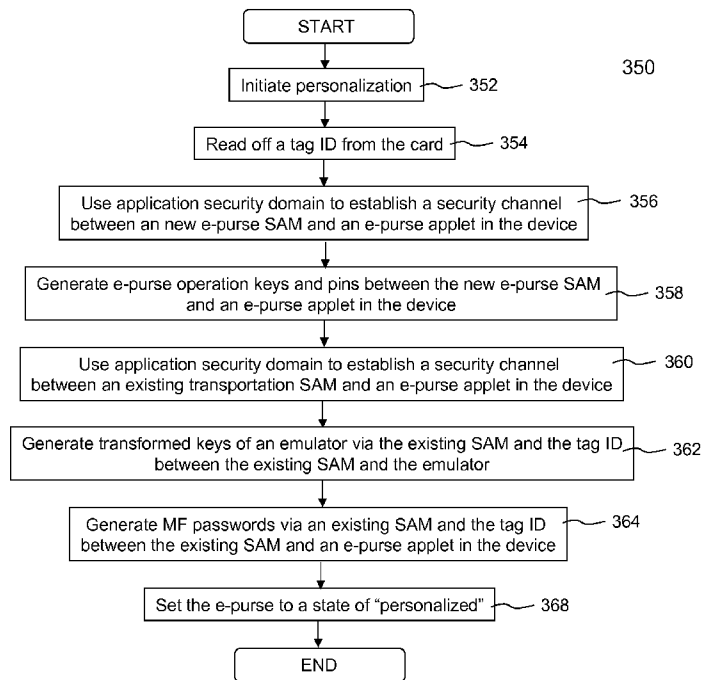
*Primary Examiner* — Christopher Stanford

(74) *Attorney, Agent, or Firm* — Wuxi Sino IP Agency, Ltd.; Joe Zheng

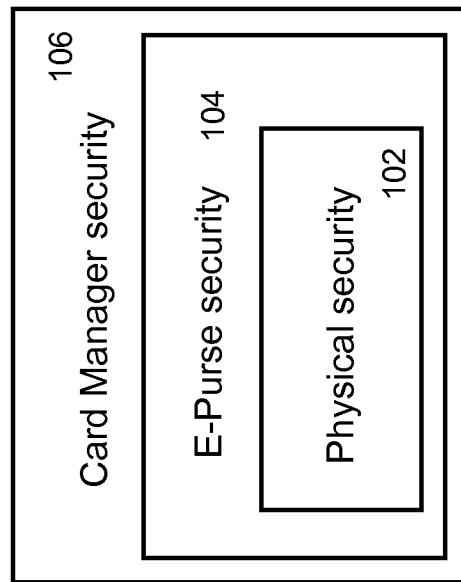
(57) **ABSTRACT**

Techniques for funding an electronic purse (e-purse) are disclosed. According to one aspect of the invention, a mechanism is provided to enable a portable device to conduct transactions over an open network with a payment server without compromising security. In one embodiment, a device is loaded with an e-purse manager. The e-purse manager is configured to manage various transactions and functions as a mechanism to access an e-purse therein. The e-purse is funded by interactions among the e-purse manager, a payment server and a financial institution (its server) that maintains an account therefor.

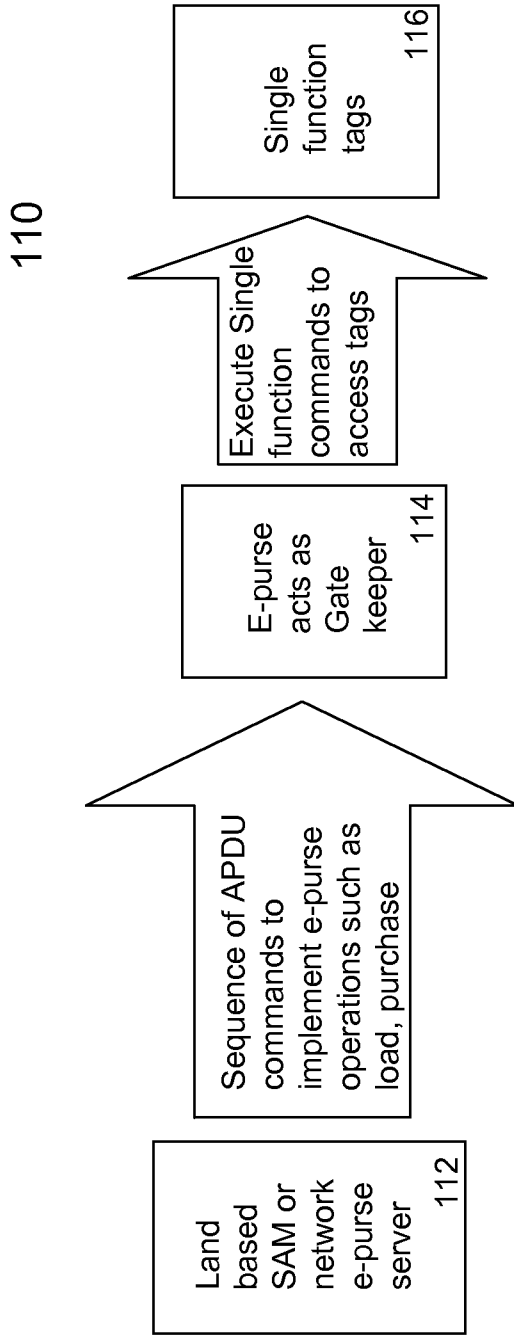
**19 Claims, 9 Drawing Sheets**



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**FIG. 1A**



**FIG. 1B**

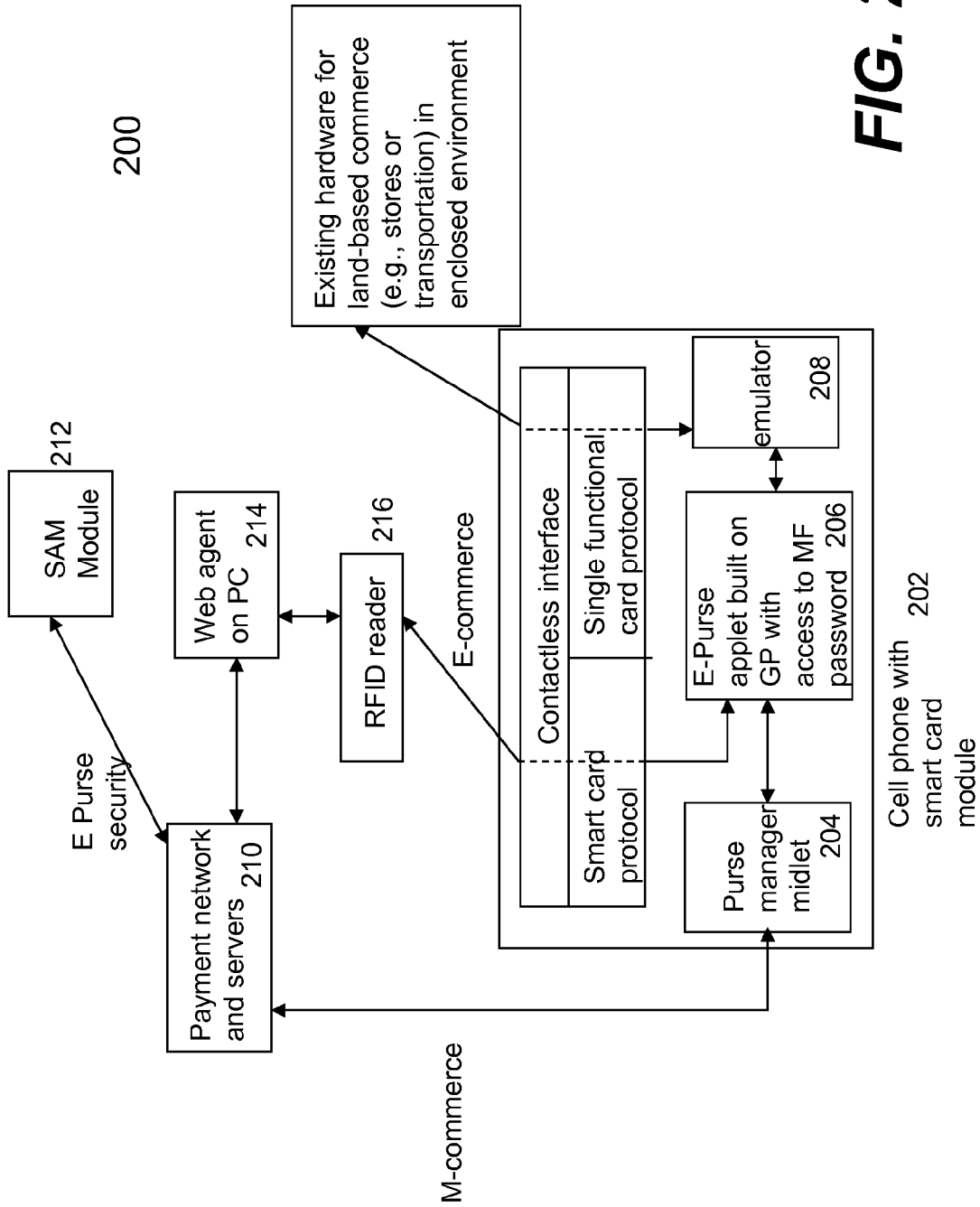


FIG. 2

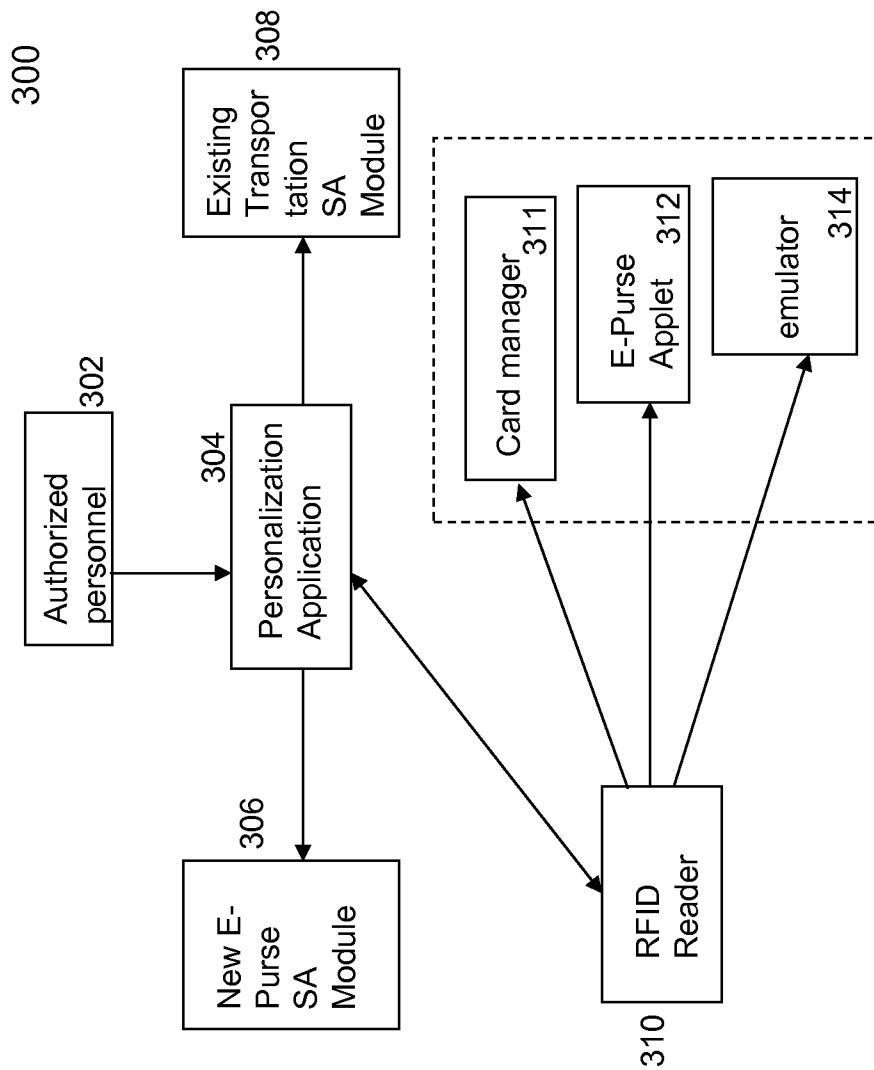


FIG. 3A

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