

(12) United States Patent Koh et al.

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

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U.S.C. 154(b) by 24 days.

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(22) Filed: May 28, 2013

M-COMMENCE

(US)

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Field of Classification Search CPC G06Q 20/04; G06Q 20/12; G06Q 20/341; G06Q 20/32; G06Q 20/382; G06Q 20/3672 See application file for complete search history.

(56)**References Cited**

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Primary Examiner — Christopher Stanford (74) Attorney, Agent, or Firm — Wuxi Sino IP Agency, Ltd.; Joe Zheng

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

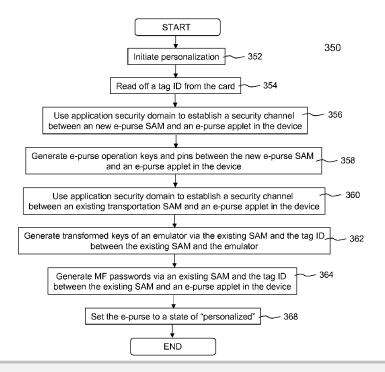
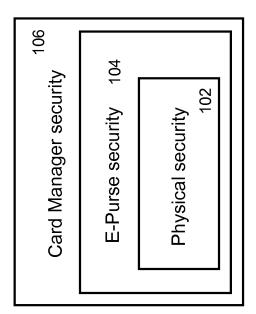


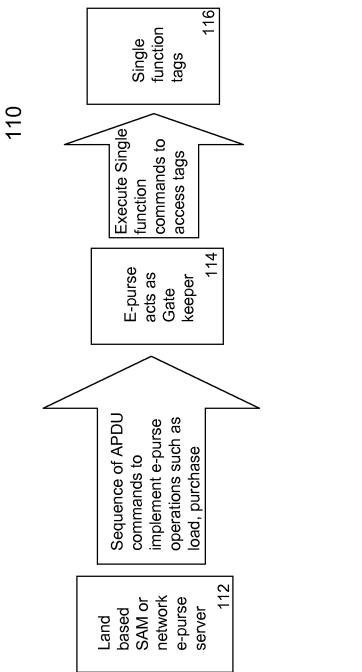


FIG. 1A

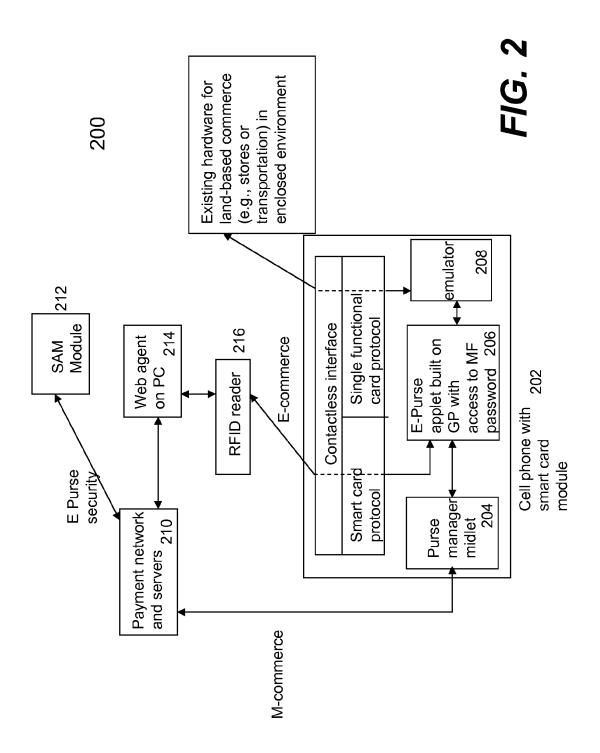
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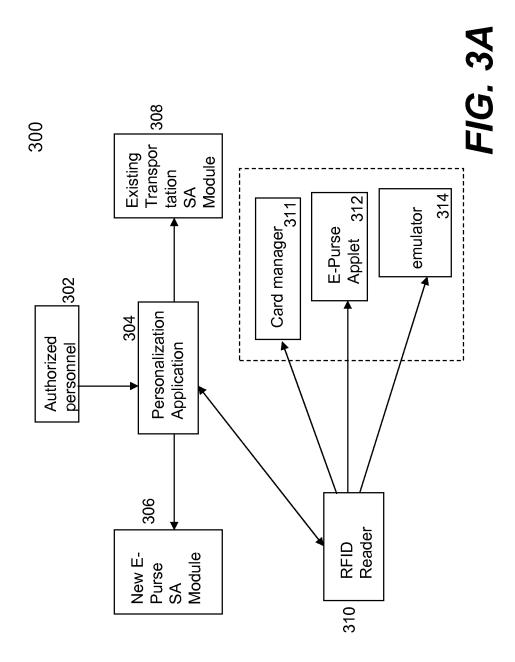














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