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Koh et al.

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

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

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(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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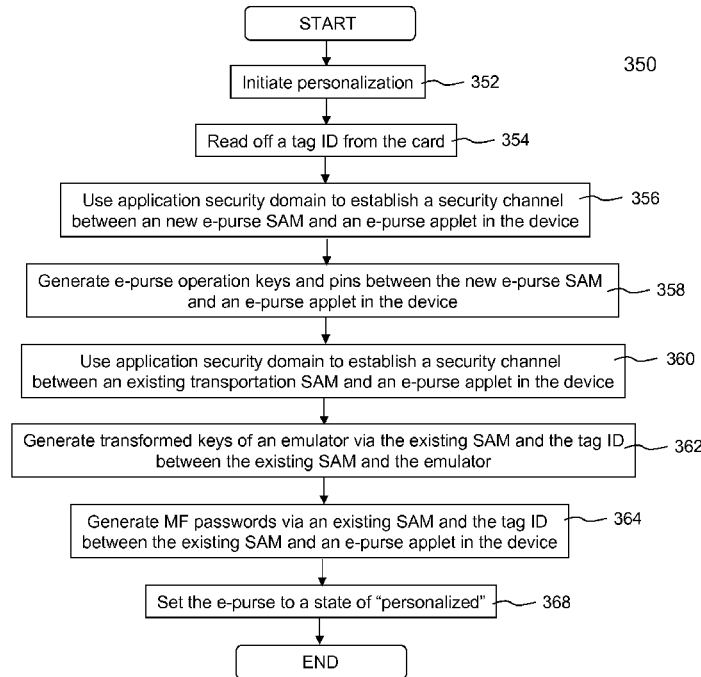
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(57) **ABSTRACT**

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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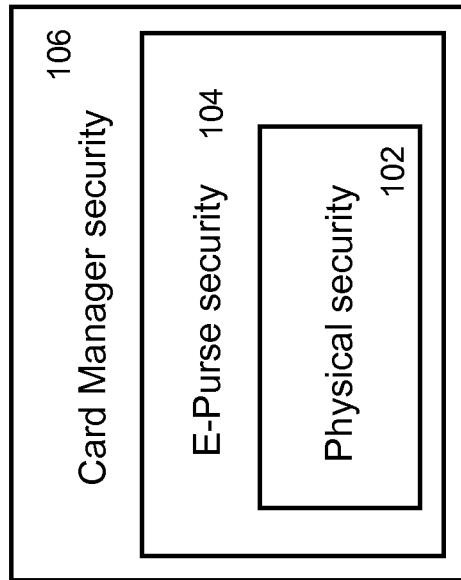


FIG. 1A

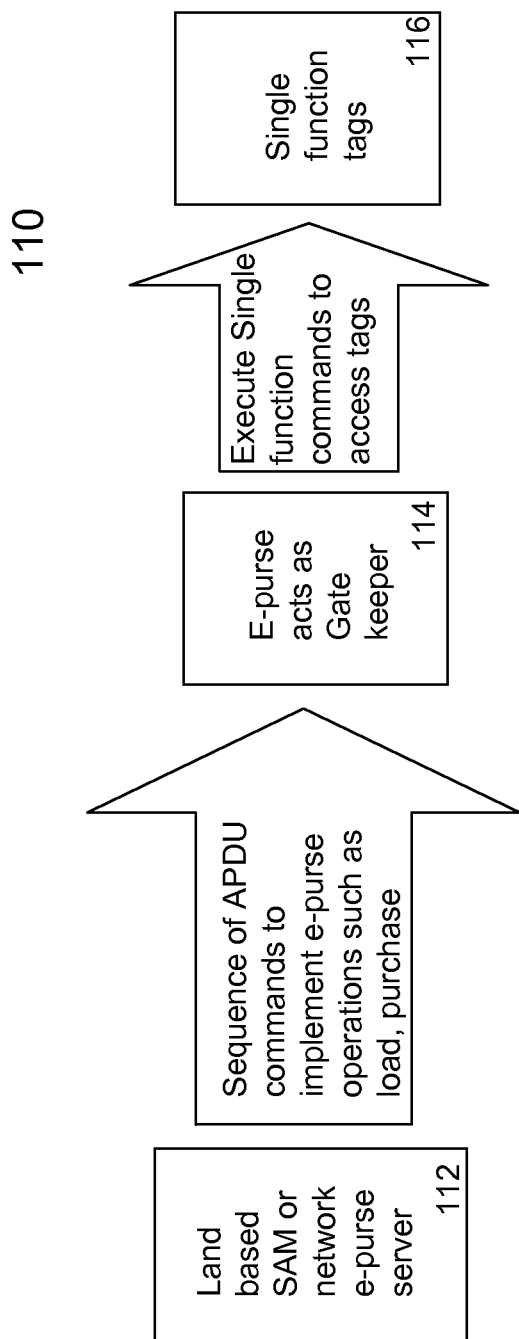


FIG. 1B

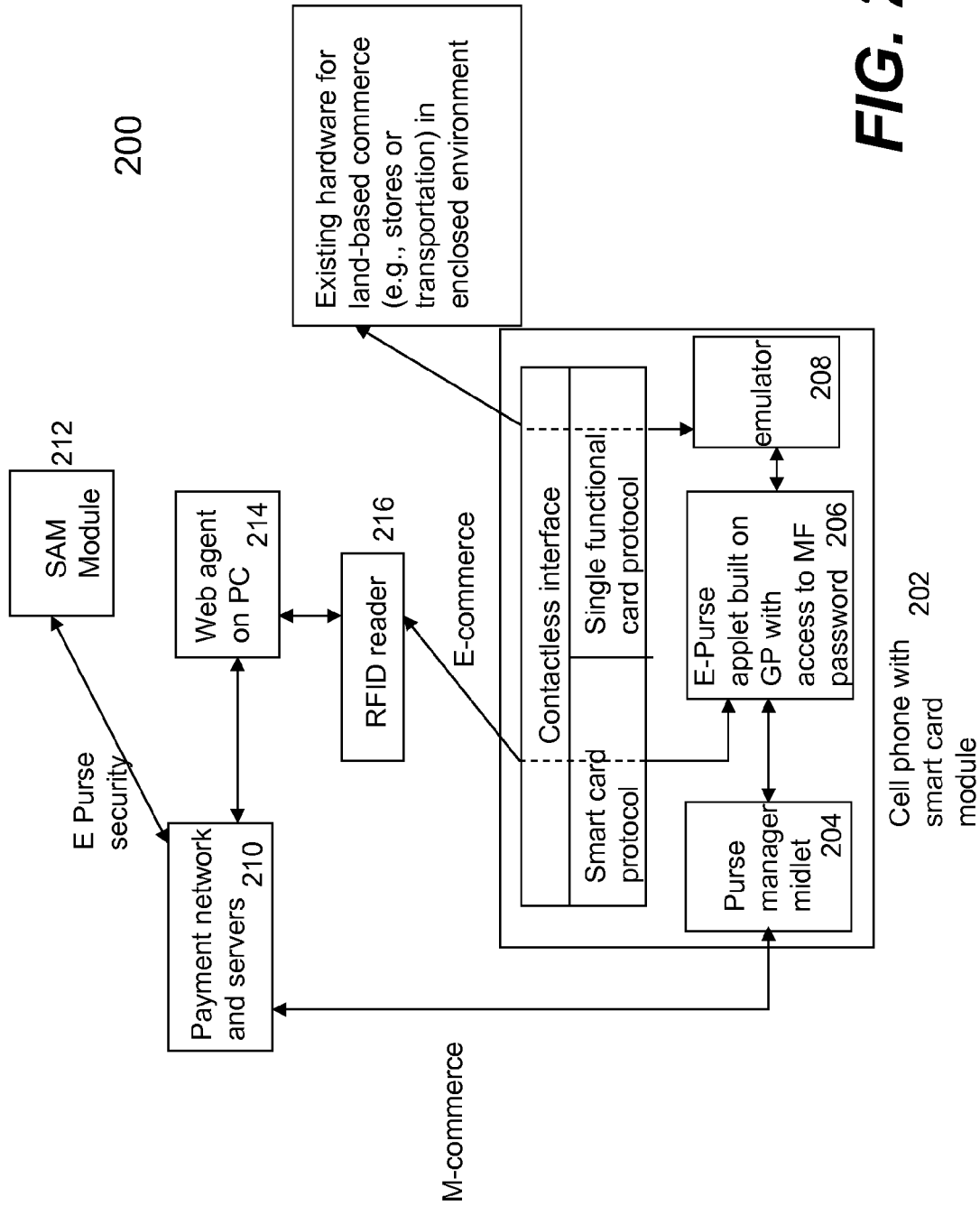


FIG. 2

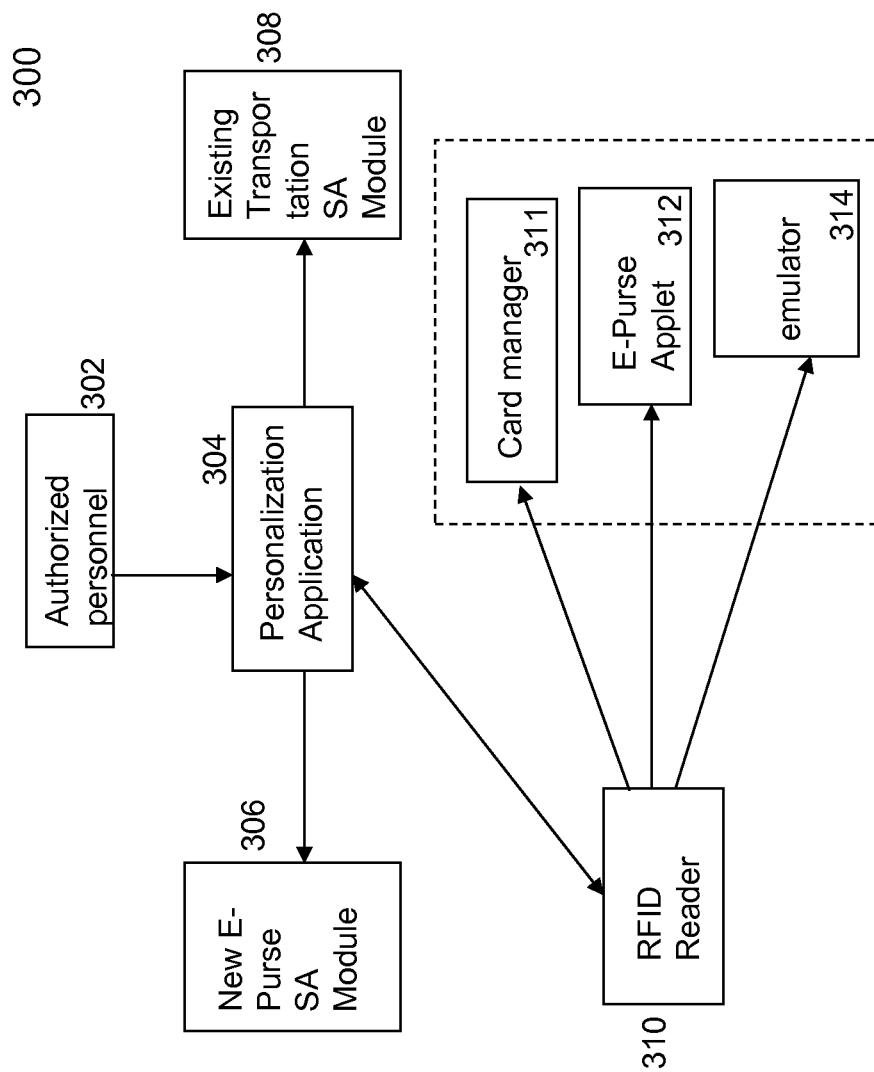


FIG. 3A

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