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Messerges et al.

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(54) **USER-CONFIGURABLE PRIORITY LIST FOR MOBILE DEVICE ELECTRONIC PAYMENT APPLICATIONS**

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(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380**; 235/379; 705/39; 705/41; 705/44

(58) **Field of Classification Search** 235/375, 235/379, 380, 381; 705/1.26, 27, 28, 29, 705/35, 39, 40, 44

See application file for complete search history.

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Primary Examiner — Thien M. Le

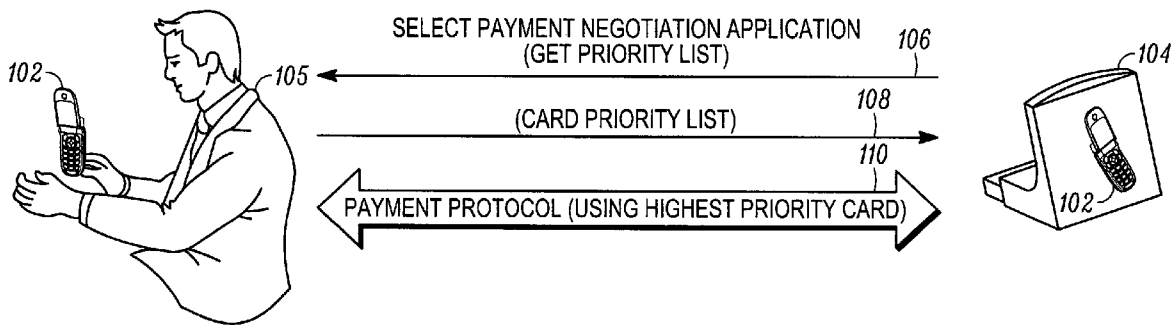
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(57) **ABSTRACT**

A mobile device as disclosed herein can support a plurality of electronic payment applications such as credit and/or debit applications. During a payment transaction, the mobile device communicates a priority list of the electronic payment applications to a point of sale terminal, which then selects one of the applications for completion of the payment transaction, where the selection is governed by the priority list. The data structure corresponding to the priority list is configured such that the end user of the mobile device has management access rights to at least some of the electronic payment applications. Such end user management access rights can be used to modify the relative priority of the electronic payment applications.

15 Claims, 6 Drawing Sheets



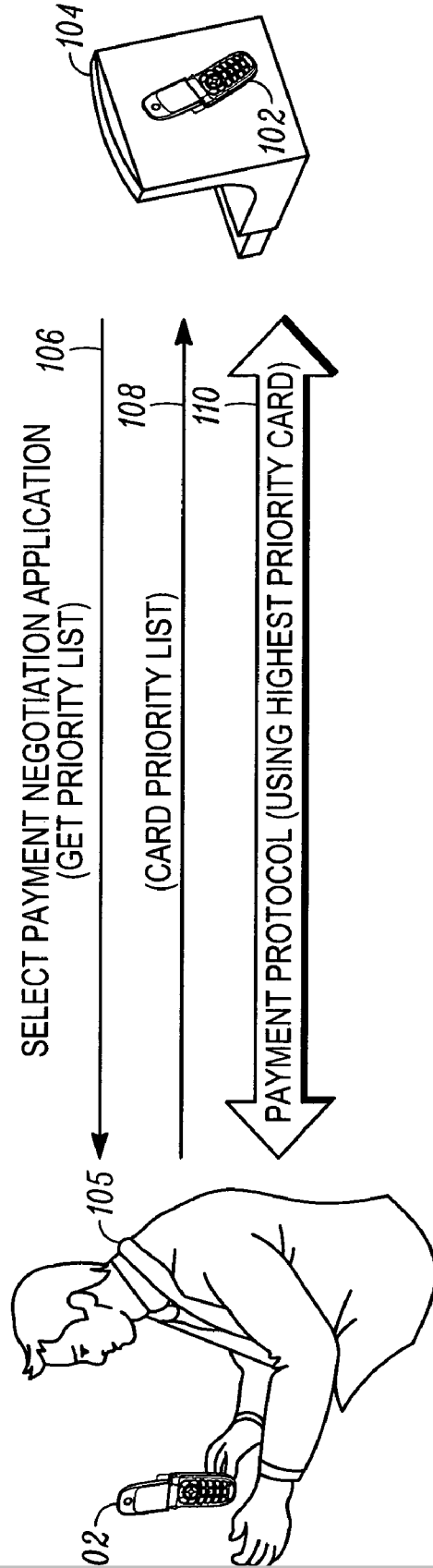


FIG. 1

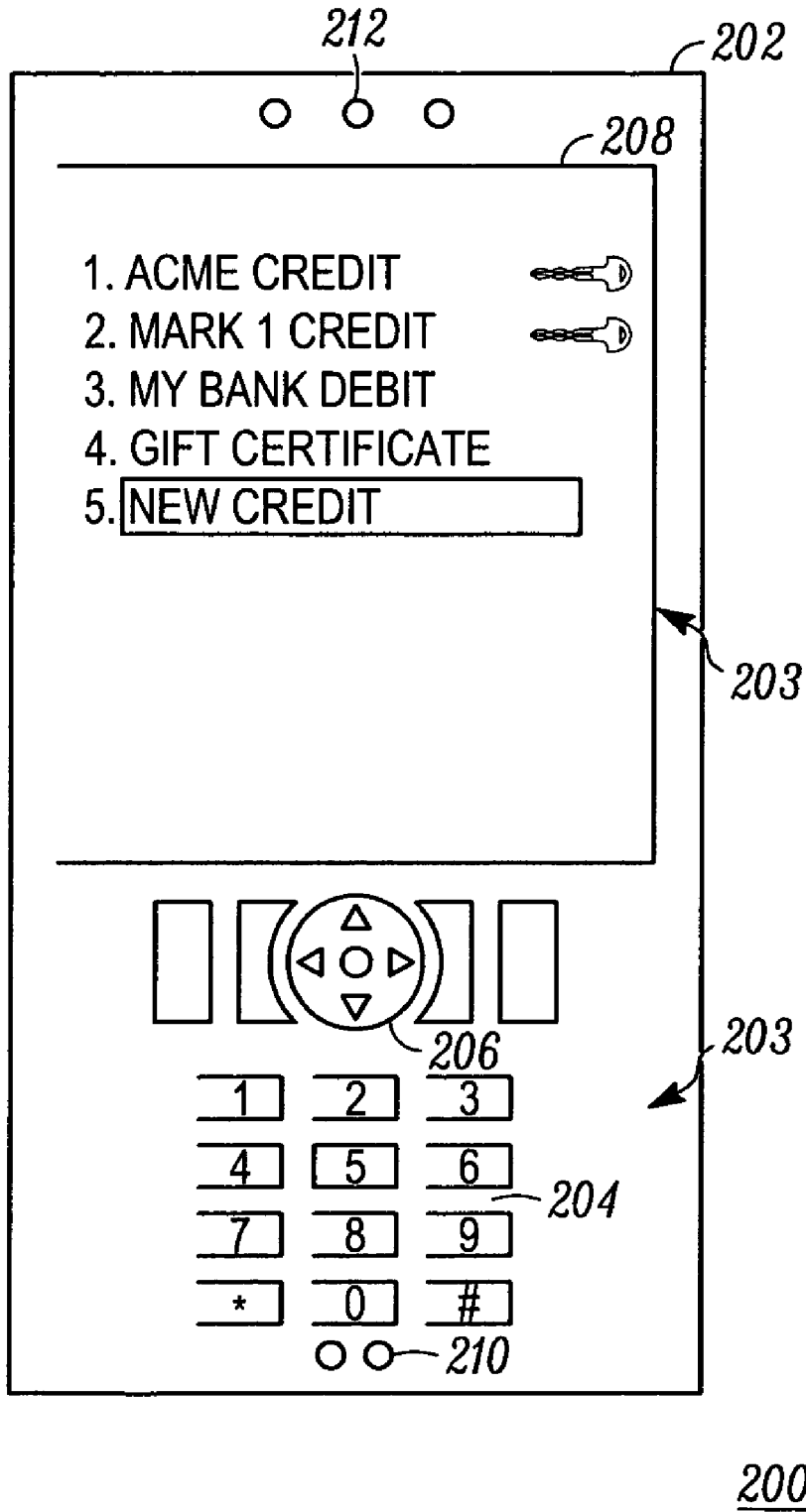


FIG. 2

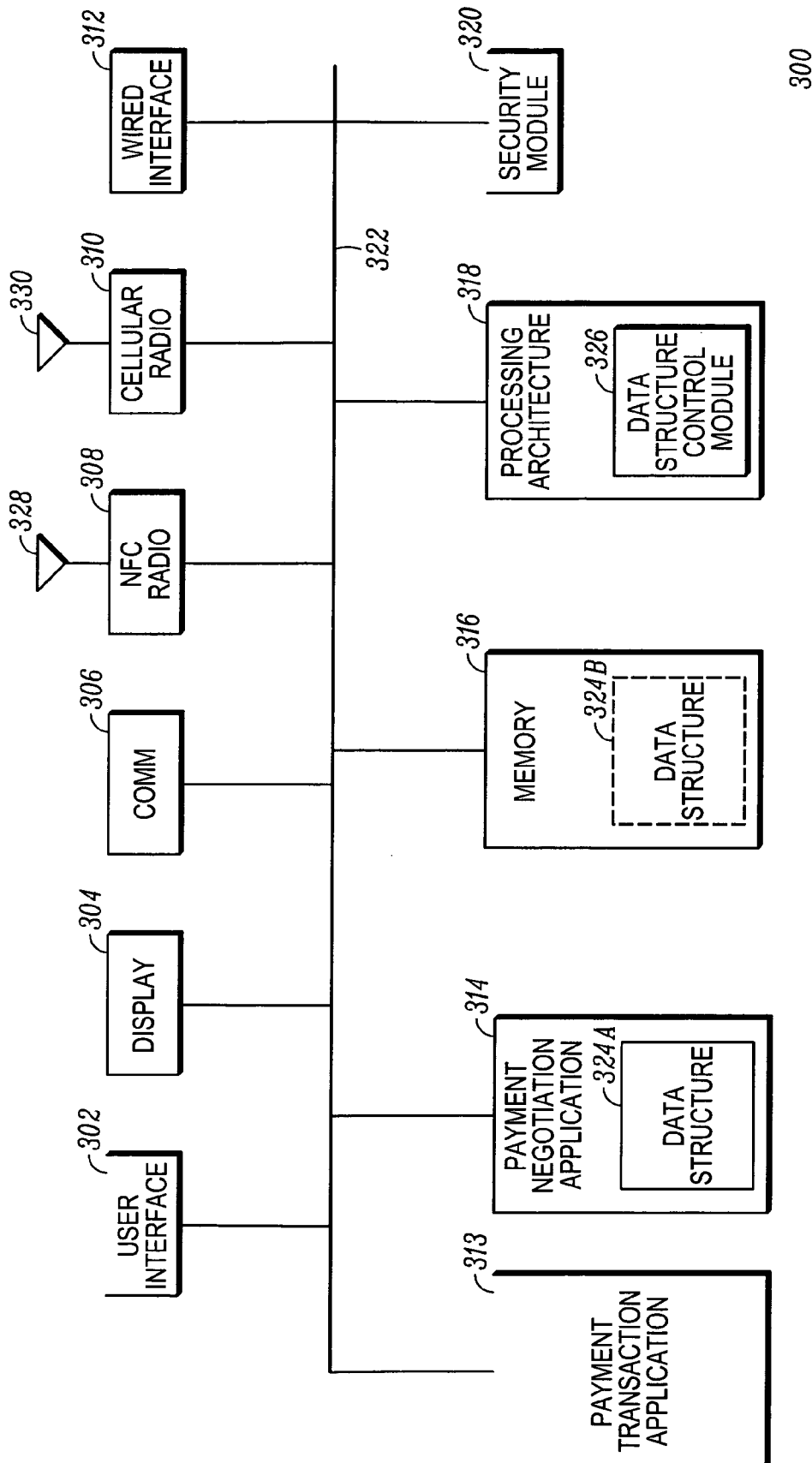


FIG. 3

	402 PRIORITY	404 NAME	406 PRIVATE
408	1	ID 1	N
	2	ID 2	N
	⋮	⋮	⋮
	N	ID N	N
410	N+1	ID N+1	N
	N+2	ID N+2	Y
	⋮	⋮	⋮
	N+M	ID N+M	N

400

FIG. 4

	502 PRIORITY	504 NAME	506 ISSUER ACCESS	508 END USER ACCESS	510 PRIVATE
	1	ID 1	Y	N	N
	2	ID 2	Y	N	N
	3	ID 3	Y	Y	Y
	4	ID 4	Y	Y	N
	5	ID 5	N	Y	Y
	6	ID 6	N	N	N
	⋮	⋮	⋮	⋮	⋮

500

FIG. 5

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