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(54) **VIRTUAL CARD SELECTOR FOR A PORTABLE ELECTRONIC DEVICE**

Publication Classification

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(57) **ABSTRACT**

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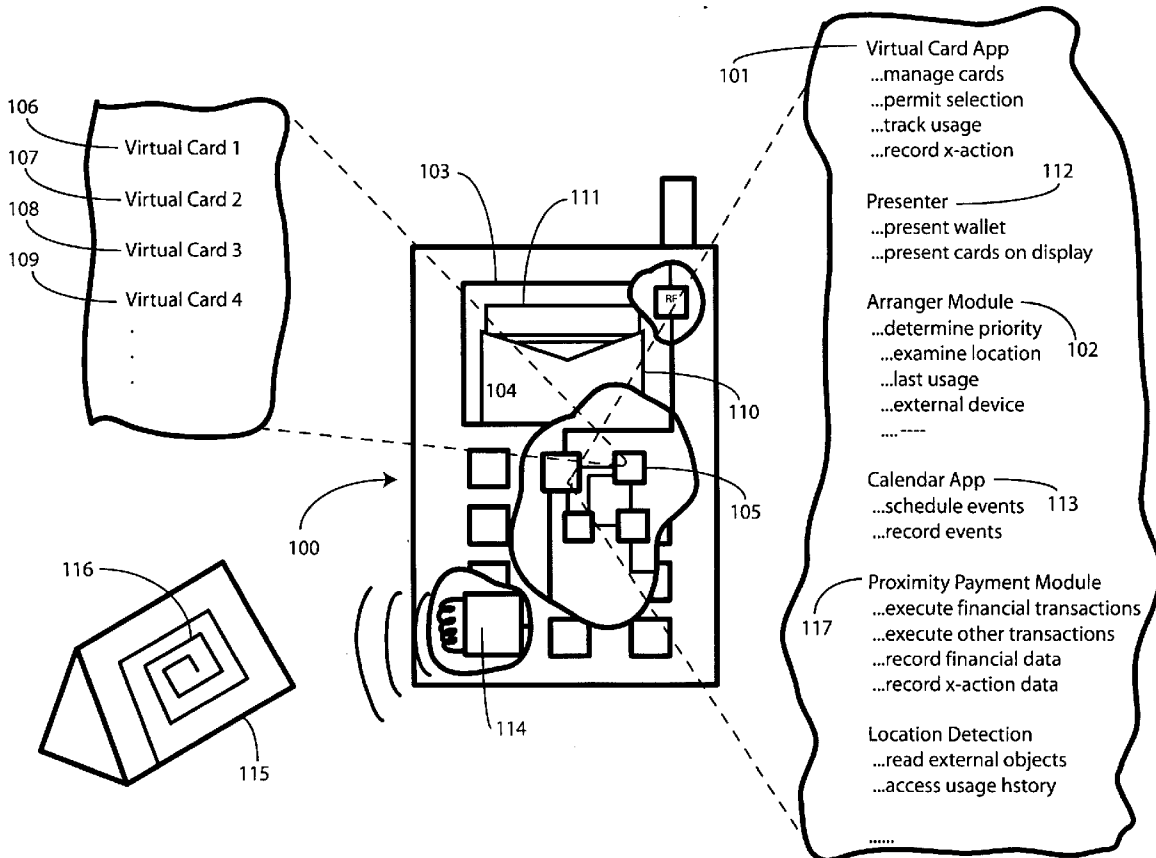
A portable electronic device (100), such as a mobile telephone, portable computer, personal digital assistant, or other similar device, is equipped with a virtual card application (101) configured to manage a plurality of virtual cards (106, 107, 108, 109). Such virtual cards (106, 107, 108, 109) are used in financial and other transactions by way of a wireless near-field transceiver (114) and a near-field communication terminal, such as a payment terminal (115). To provide a user with a seamless, less complex virtual card selection process, an arranger module (102) is configured to determine a priority associated with each of the virtual cards (106, 107, 108, 109). The priority may be determined from location, schedule, calendar, user input, or other means. Once the priority is determined, the virtual card with the foremost priority is advanced as a top of the wallet card (111). The top of the wallet card (111), in one embodiment, is the default card for use in the transaction.

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(22) Filed: **Feb. 29, 2008**

Related U.S. Application Data

(60) Provisional application No. 60/952,660, filed on Jul. 30, 2007.



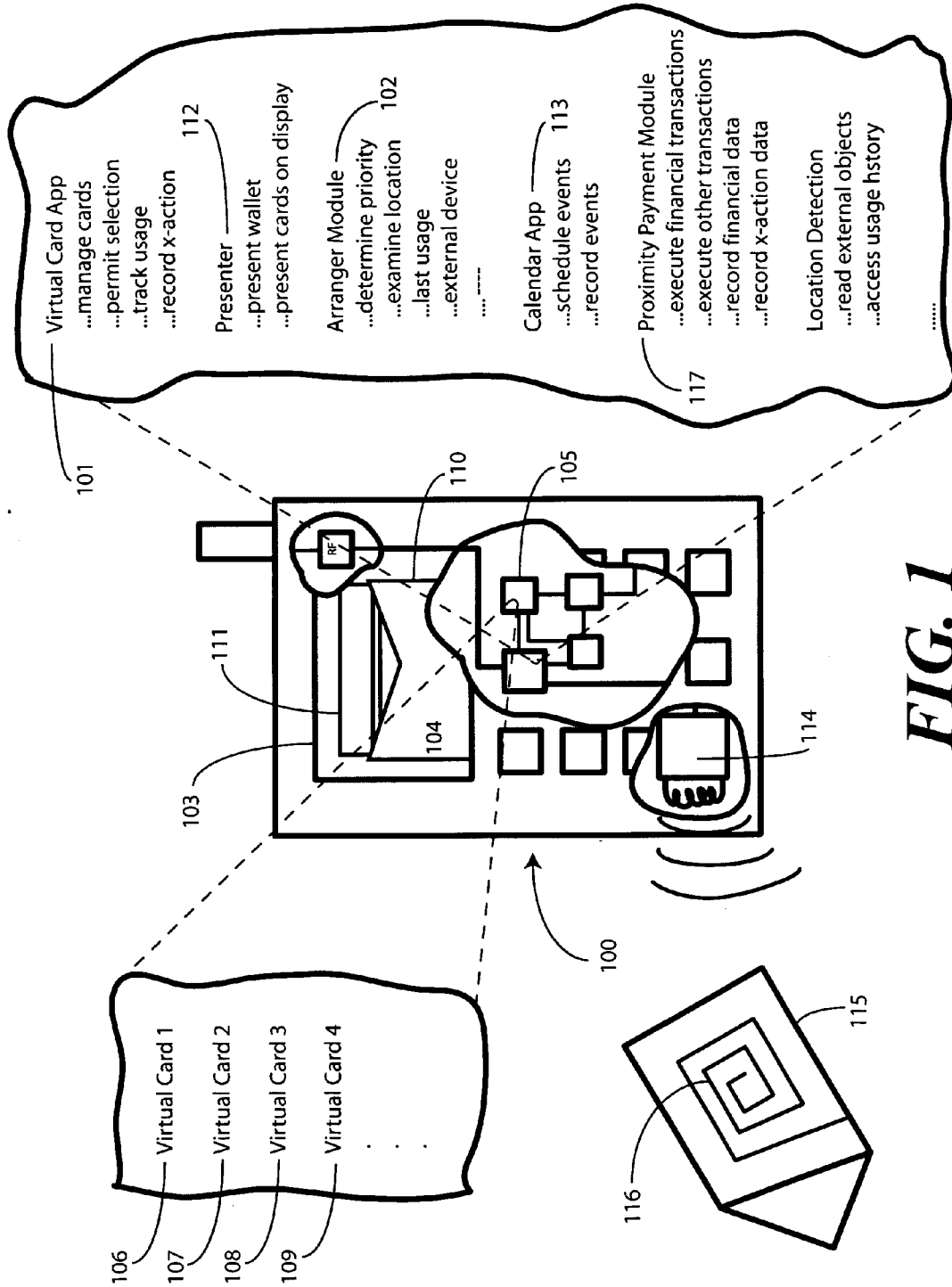


FIG. 1

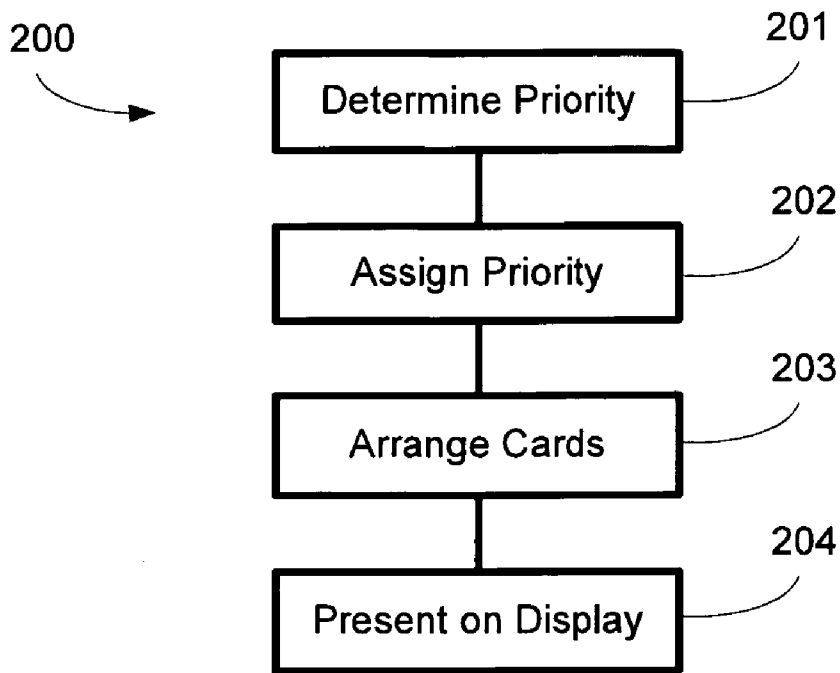


FIG. 2

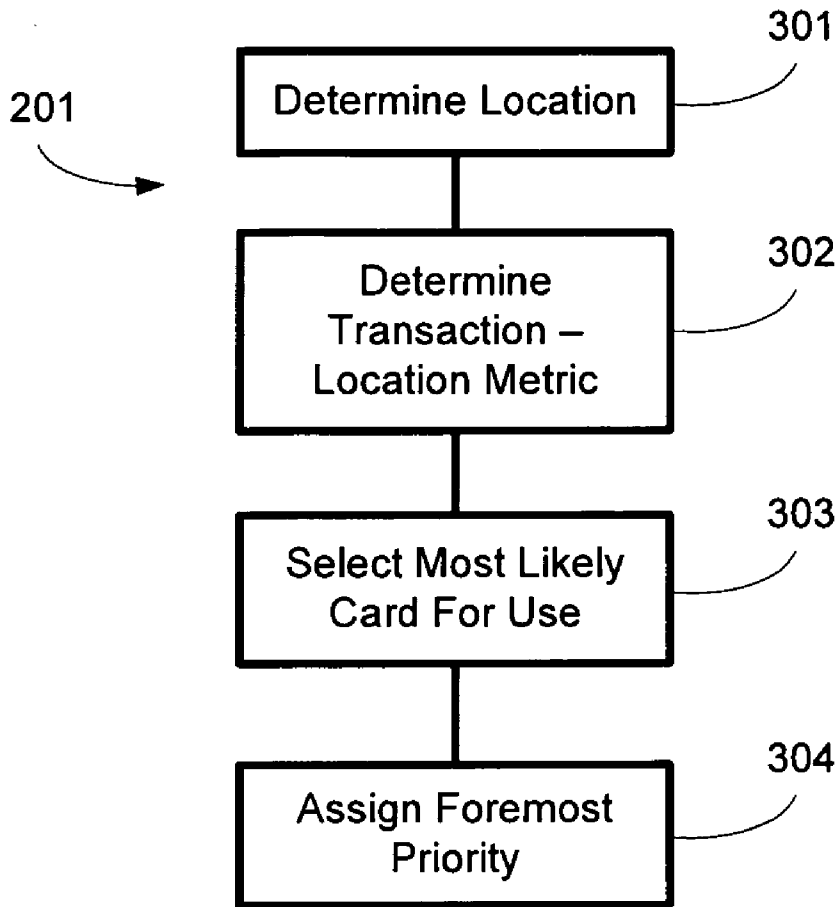


FIG. 3

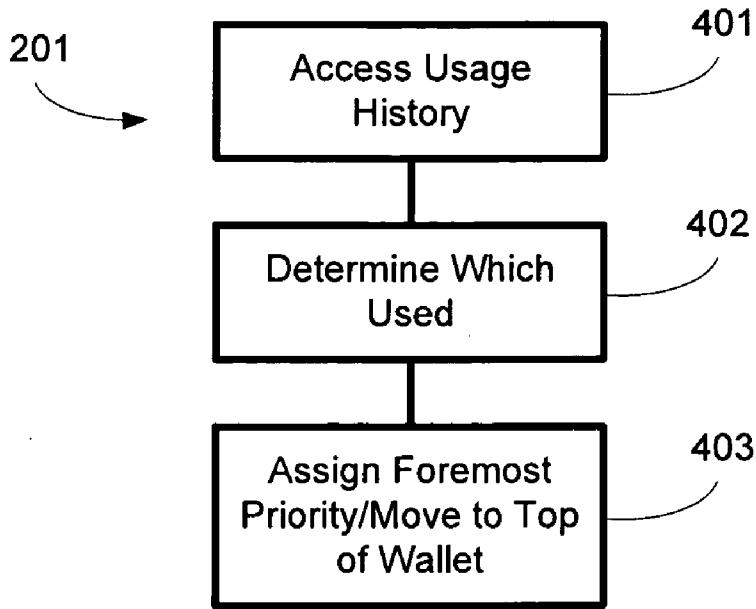


FIG. 4

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