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(54) **PORTABLE E-WALLET AND UNIVERSAL CARD**

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(76) Inventor: **Douglas Spodak**, Bala Cynwyd, PA (US)

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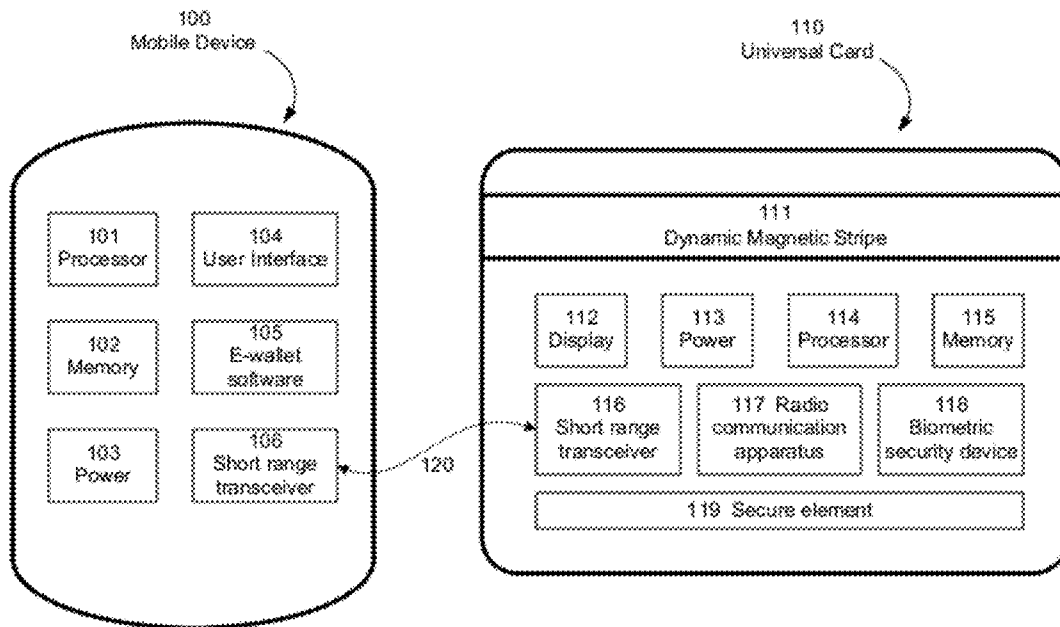
(57) **ABSTRACT**

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Universal cards are used in place of all the other traditional cards which a person may want to carry. The universal card can include a short range communications transceiver to communicate with a mobile device. The mobile device can include a user interface and an e-wallet application so that the user can interface with the e-wallet application for programming the universal card via the short range communication link. Once programmed, the universal card emulates a function of a traditional card.

Related U.S. Application Data

(63) Continuation-in-part of application No. 13/310,491, filed on Dec. 2, 2011, which is a continuation-in-part of application No. 12/715,977, filed on Mar. 2, 2010.



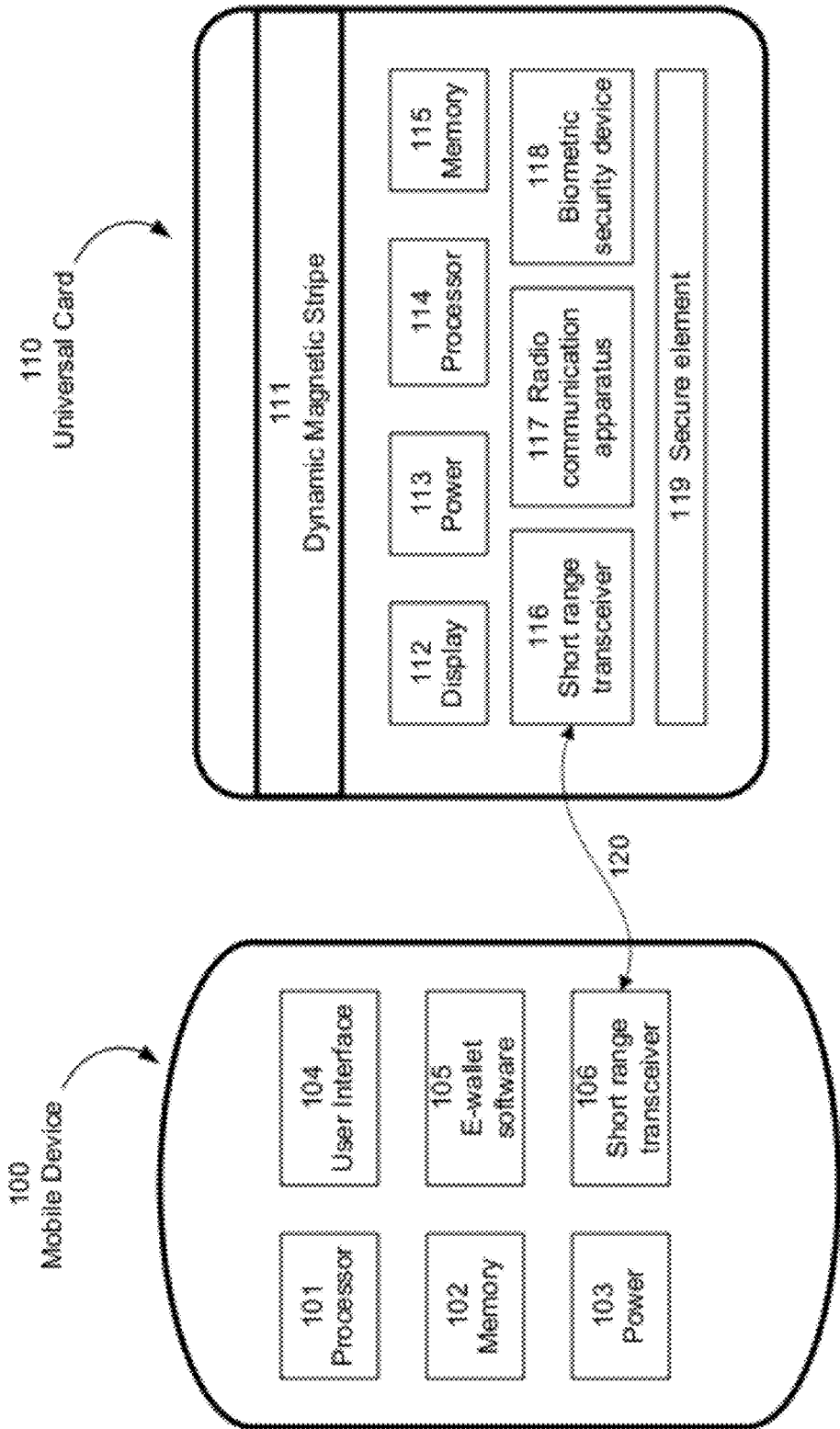


FIGURE 1

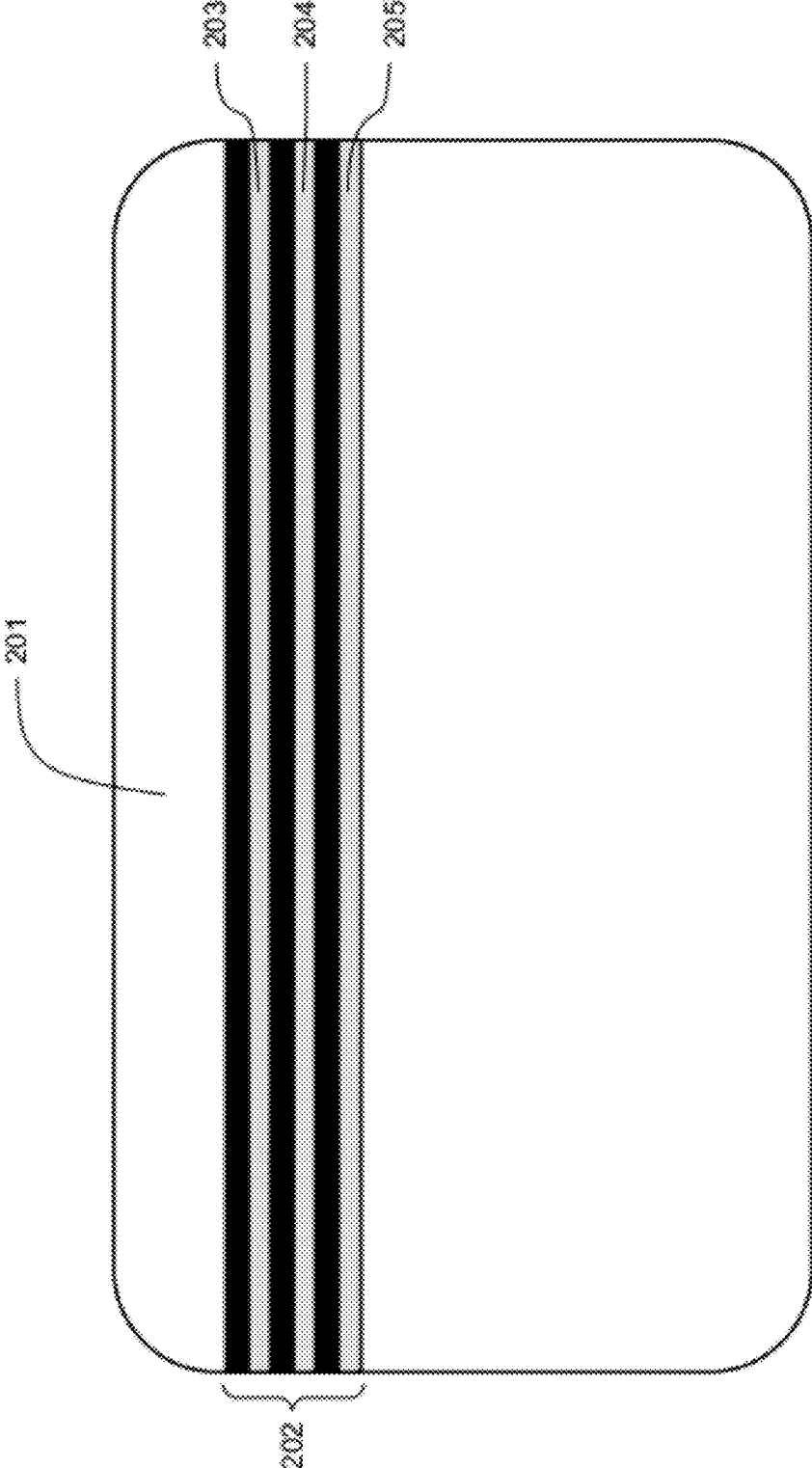


FIGURE 2

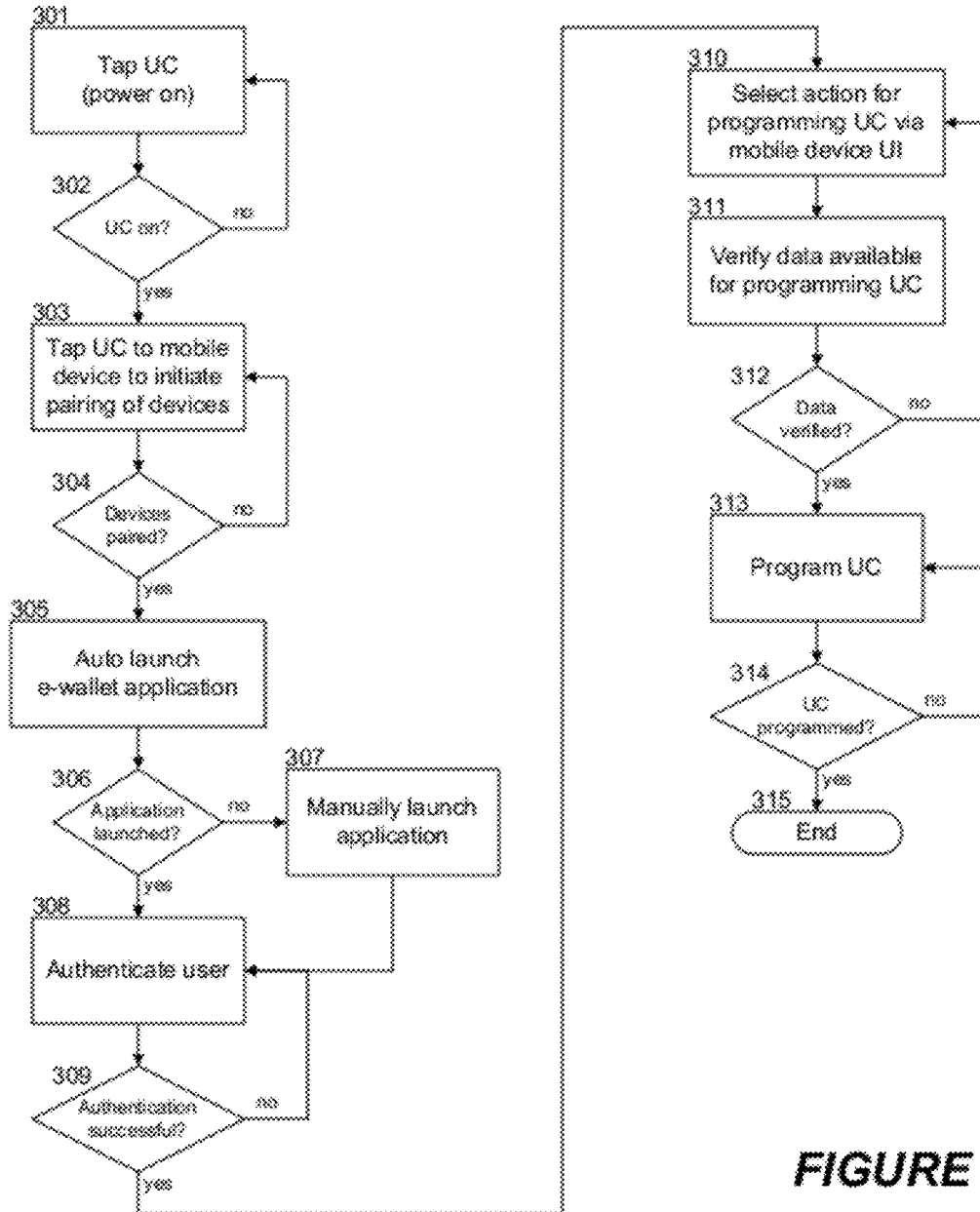


FIGURE 3

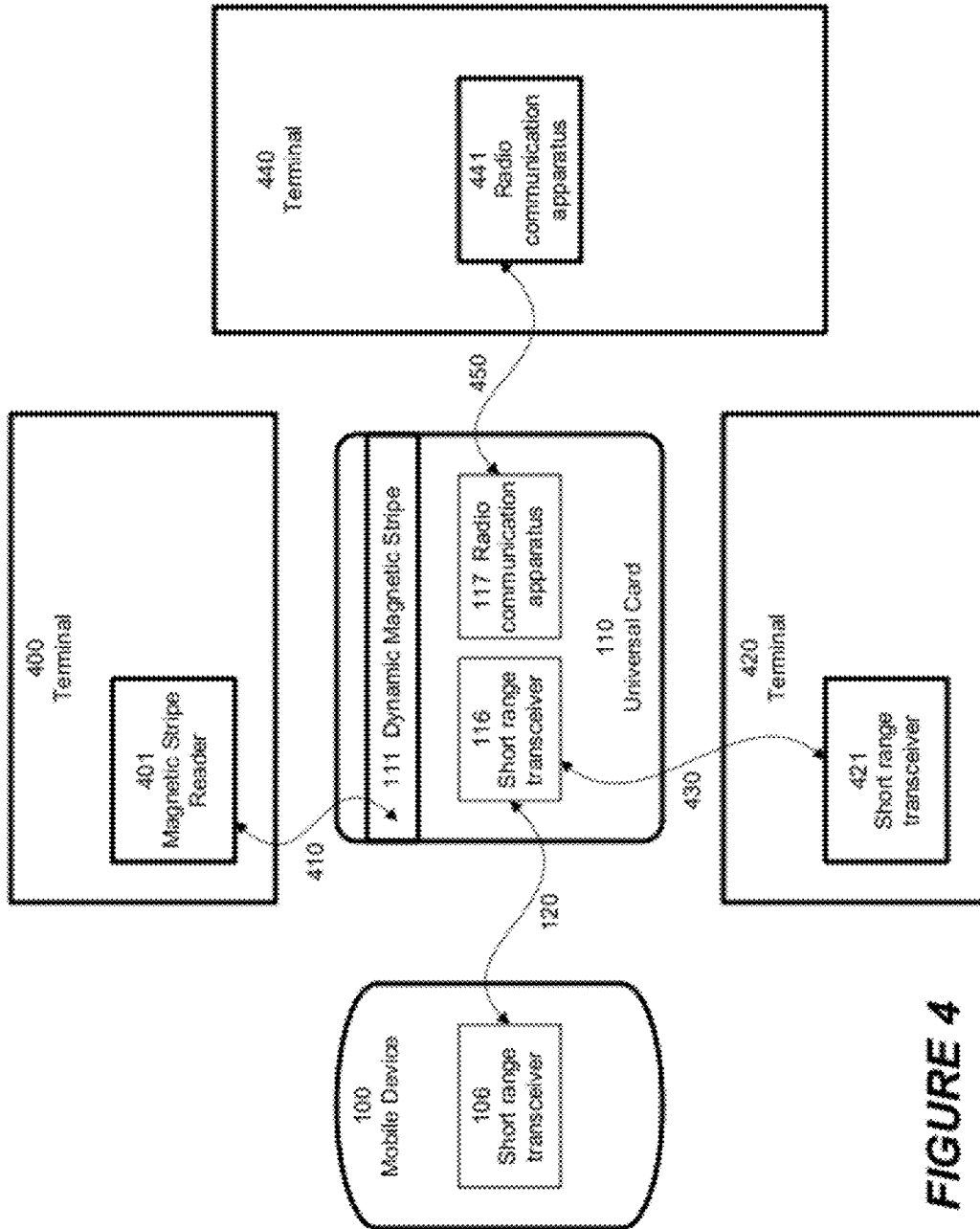


FIGURE 4

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