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(12) United States Patent

Bierbaum et al.

(54) ELECTRONIC WALLET READY TO PAY TIMER

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 - **G06K 5/00** (2006.01)
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- (58) Field of Classification Search 235/375, 235/379, 380, 492

See application file for complete search history.

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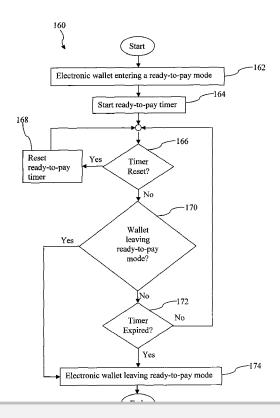
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Primary Examiner — Daniel A Hess Assistant Examiner — Ali Sharifzada

(57) **ABSTRACT**

A mobile device having a time controlled electronic wallet is disclosed. The mobile device comprises a processor and an electronic wallet application that executes on the processor. The electronic wallet application enters a ready-to-pay mode, initiates a ready-to-pay timer when entering the ready-to-pay mode, transmits the confidential information when in the ready-to-pay mode based on receiving contactless communication, and leaves the ready-to-pay mode when the ready-to-pay timer expires.

13 Claims, 6 Drawing Sheets



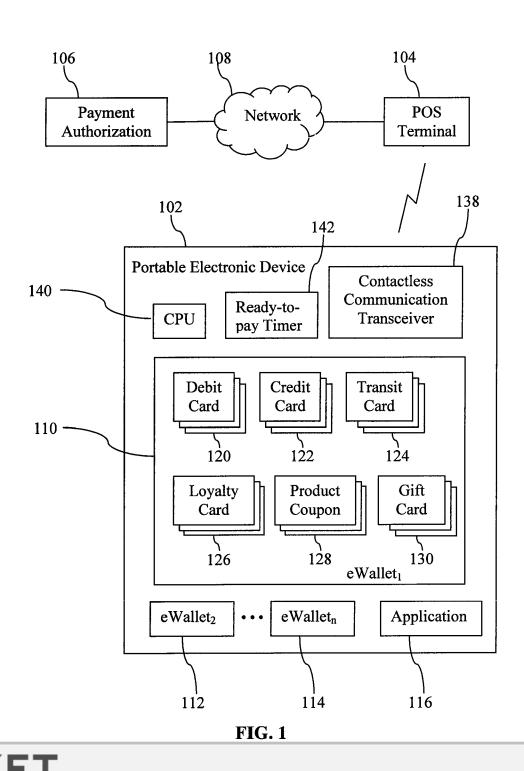
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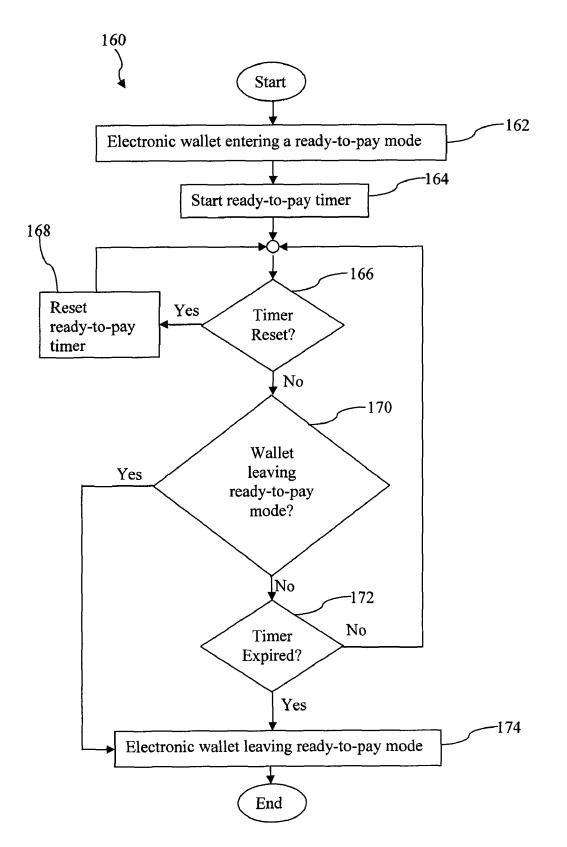
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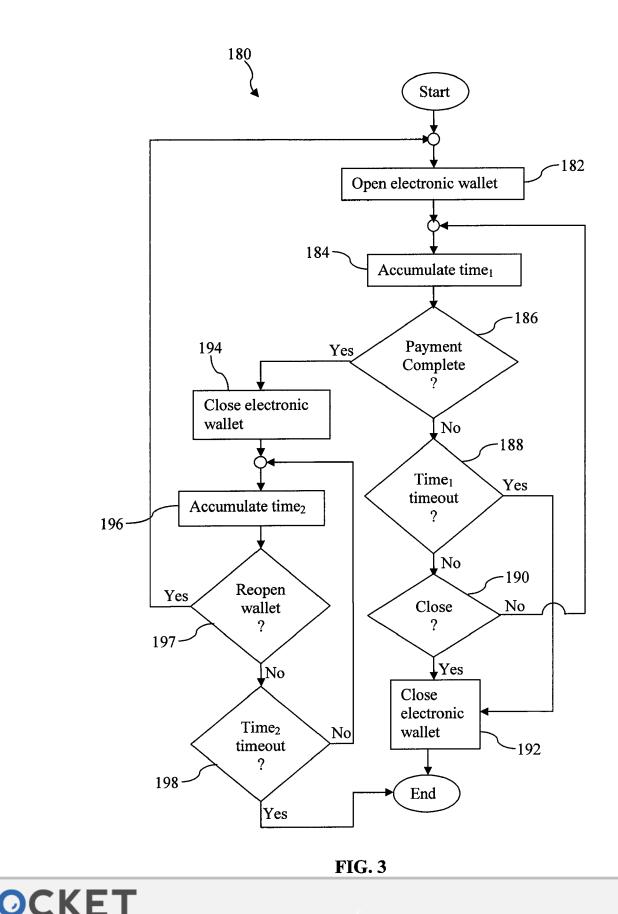
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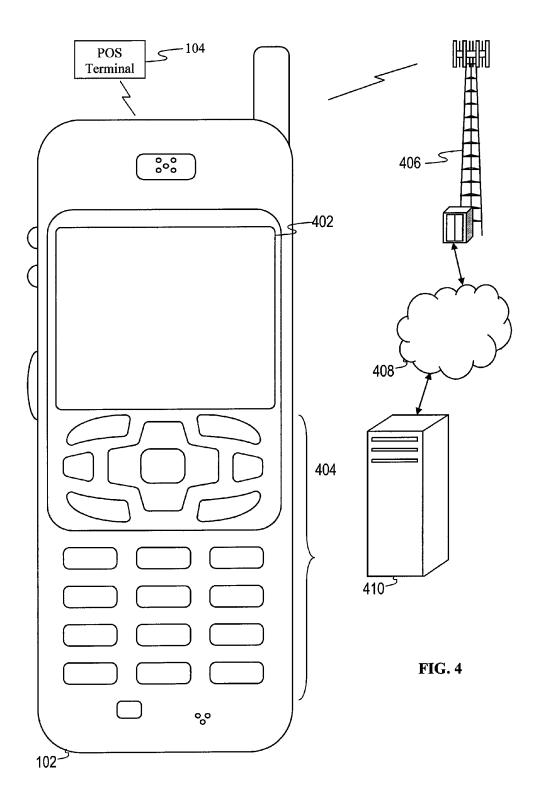
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