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## (12) United States Patent

### Bierbaum et al.

### (54) ELECTRONIC WALLET READY TO PAY TIMER

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- (52) U.S. Cl. ...... 235/380; 235/375; 235/379; 235/492
- (58) Field of Classification Search ...... 235/375, 235/379, 380, 492

See application file for complete search history.

## (10) Patent No.: US 7,967,196 B1 (45) Date of Patent: Jun. 28, 2011

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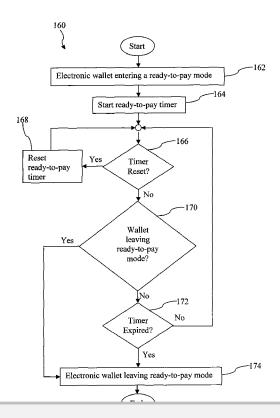
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### (57) **ABSTRACT**

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



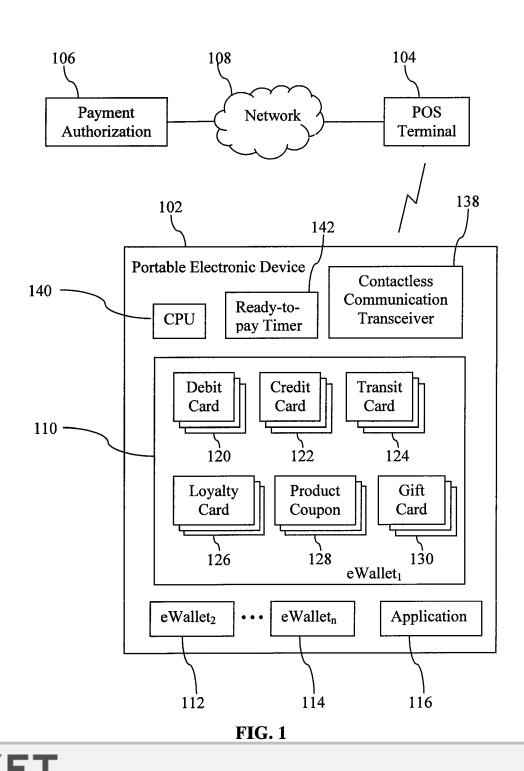
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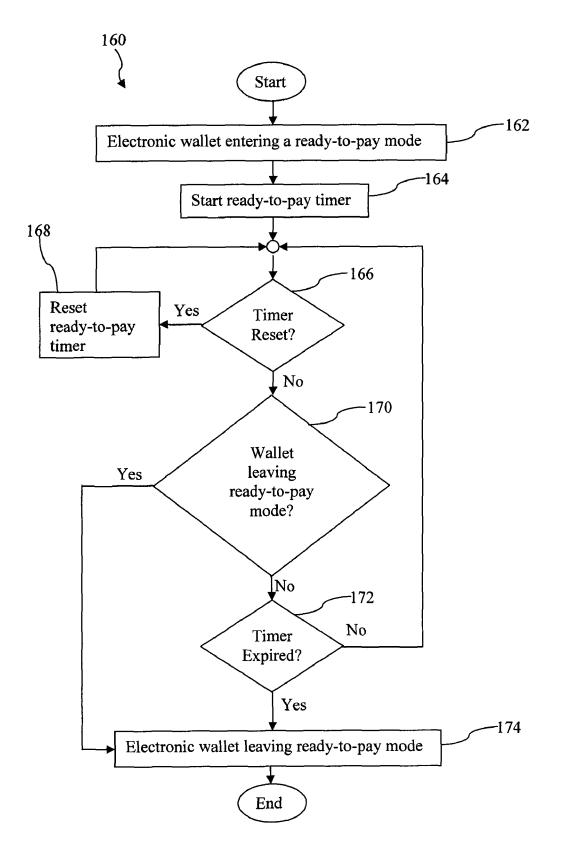
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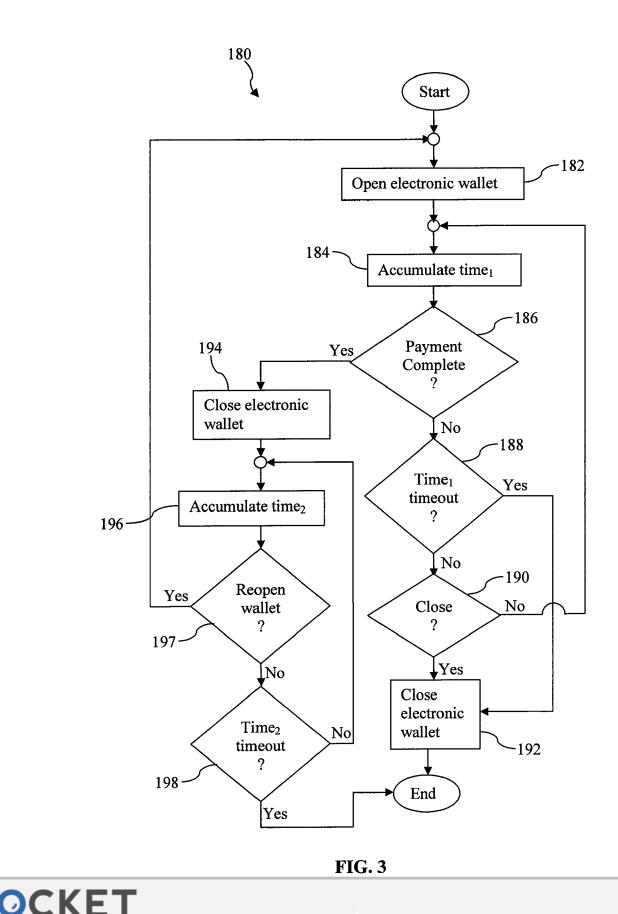
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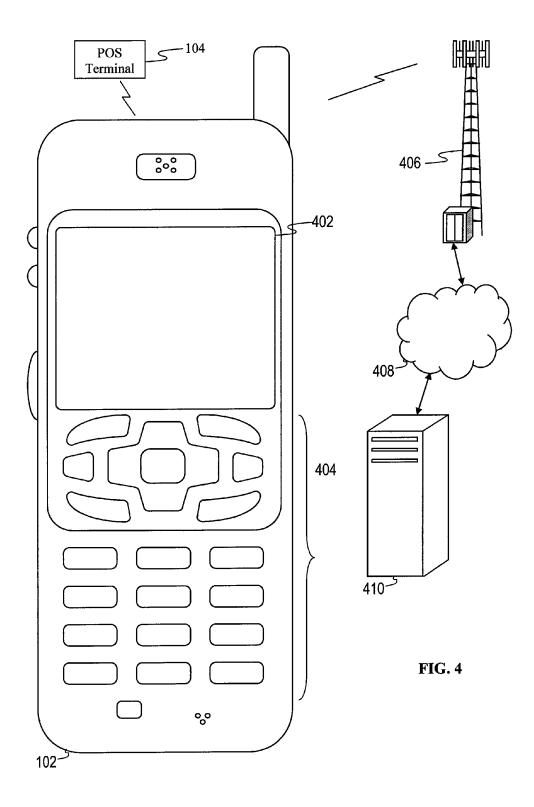
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