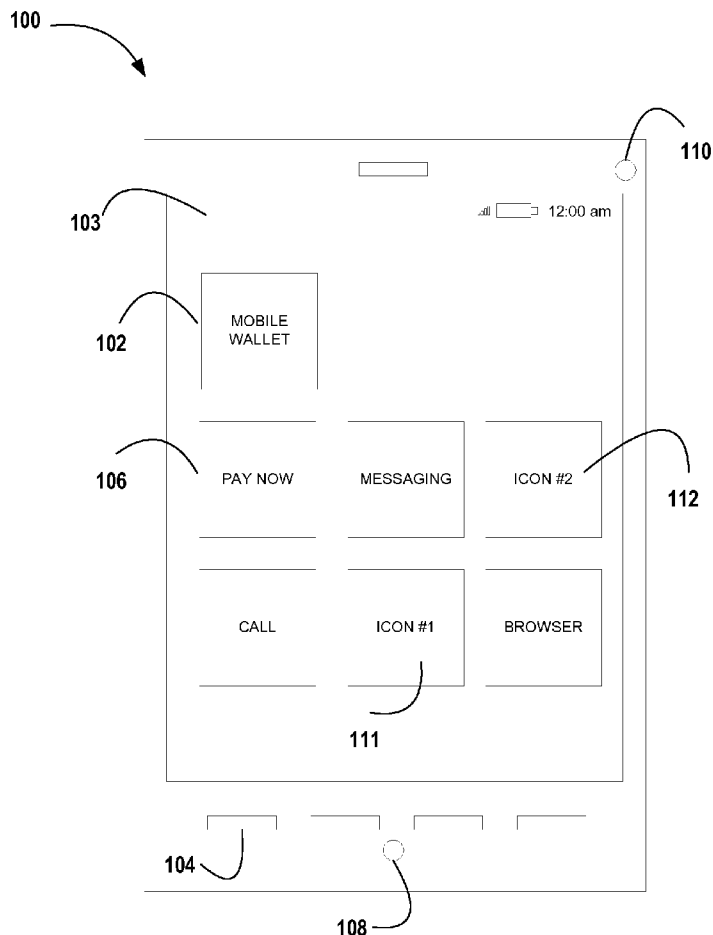


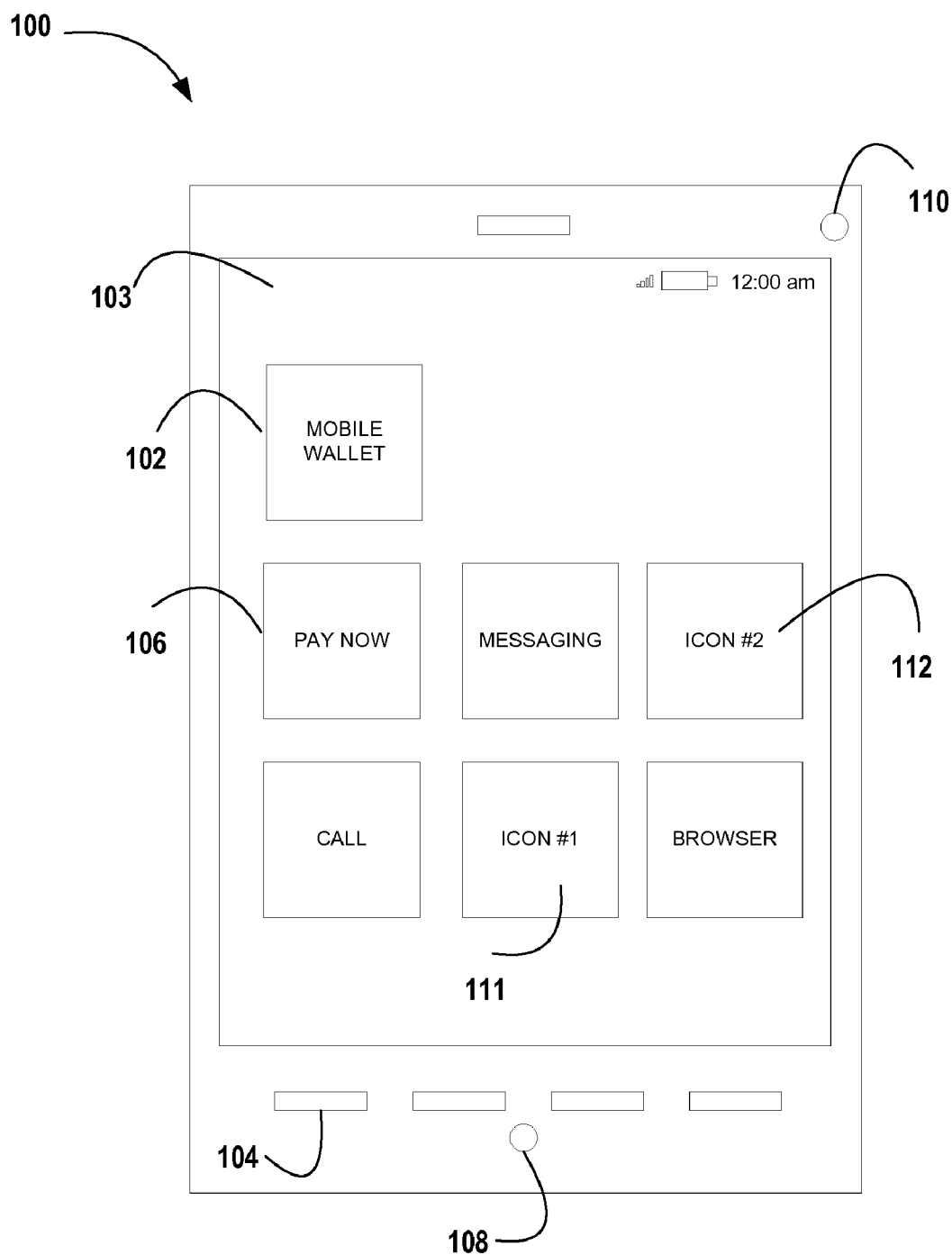


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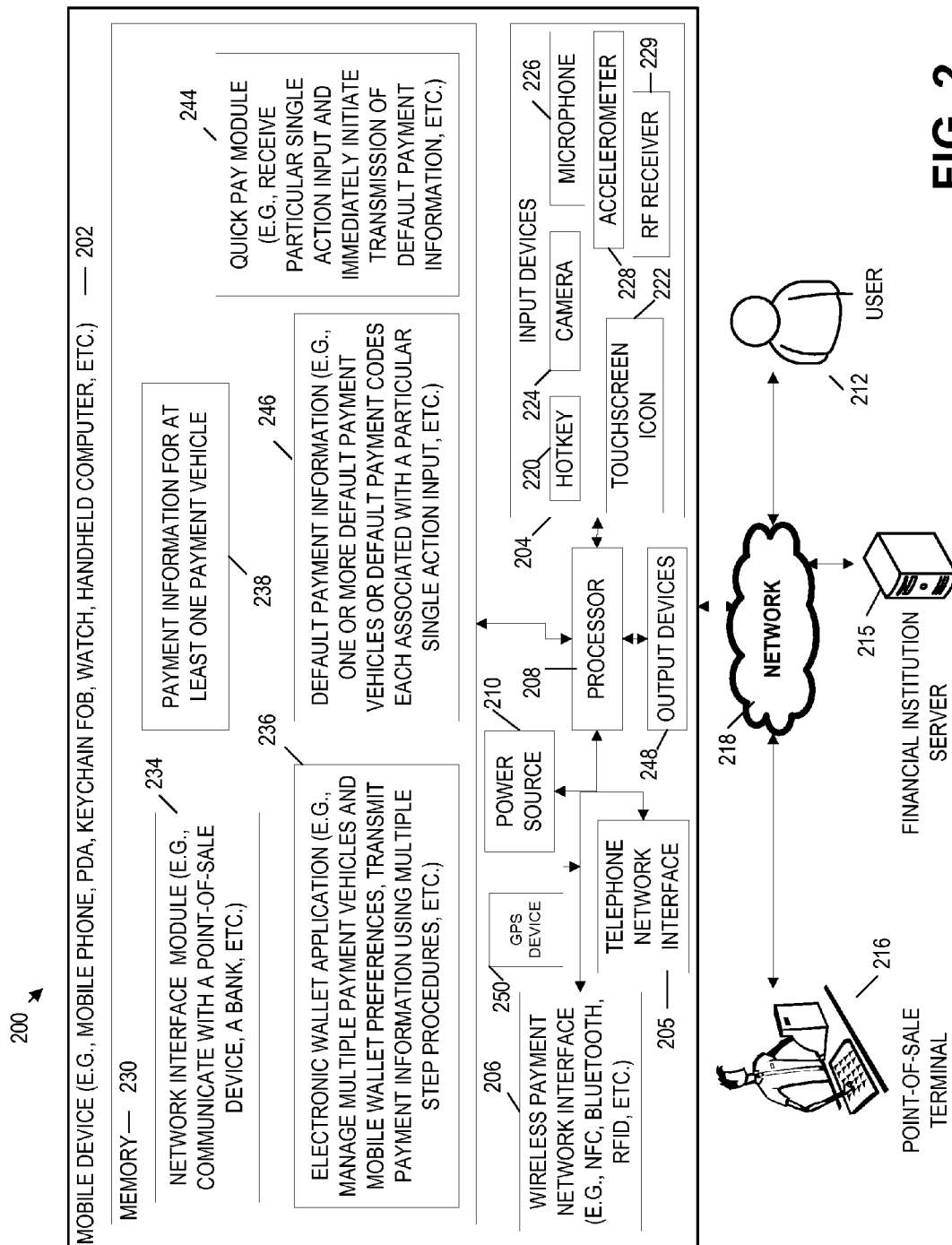
(19) **United States**(12) **Patent Application Publication**  
**Grigg et al.**(10) **Pub. No.: US 2012/0197743 A1**(43) **Pub. Date: Aug. 2, 2012**(54) **SINGLE ACTION MOBILE TRANSACTION  
DEVICE**(75) Inventors: **David M. Grigg**, Rock Hill, SC  
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**Tony England**, Tega Cay, SC (US)(73) Assignee: **Bank of America Corporation**,  
Charlotte, NC (US)(21) Appl. No.: **13/401,117**(22) Filed: **Feb. 21, 2012****Related U.S. Application Data**(63) Continuation-in-part of application No. 13/017,835,  
filed on Jan. 31, 2011, Continuation-in-part of appli-  
cation No. 13/017,823, filed on Jan. 31, 2011, now Pat.  
No. 8,195,576.**Publication Classification**(51) **Int. Cl.**  
**G06Q 20/40** (2012.01)  
**G06Q 20/20** (2012.01)  
(52) **U.S. Cl.** ..... **705/16; 705/44**(57) **ABSTRACT**

Embodiments of the invention allow a user to wirelessly transmit payment information from a mobile device to a point-of-sale terminal by the user performing only a minimum number of inputs, such as a single input. Some embodiments of the invention provide an apparatus comprising an input device configured to receive input from a user, a communication device configured to transmit wireless signals to a transaction device, a memory comprising predetermined payment information stored therein and a processor communicably coupled to the input device, the communication device and the memory and configured to: receive transaction information from the transaction device related to a transaction; receive a first input from the user; determine if the first input matches a user defined action stored in memory, and use the communication device to wirelessly transmit the predetermined payment information and authorize payment if the first input matches the user defined action stored in memory.





**FIG. 1**



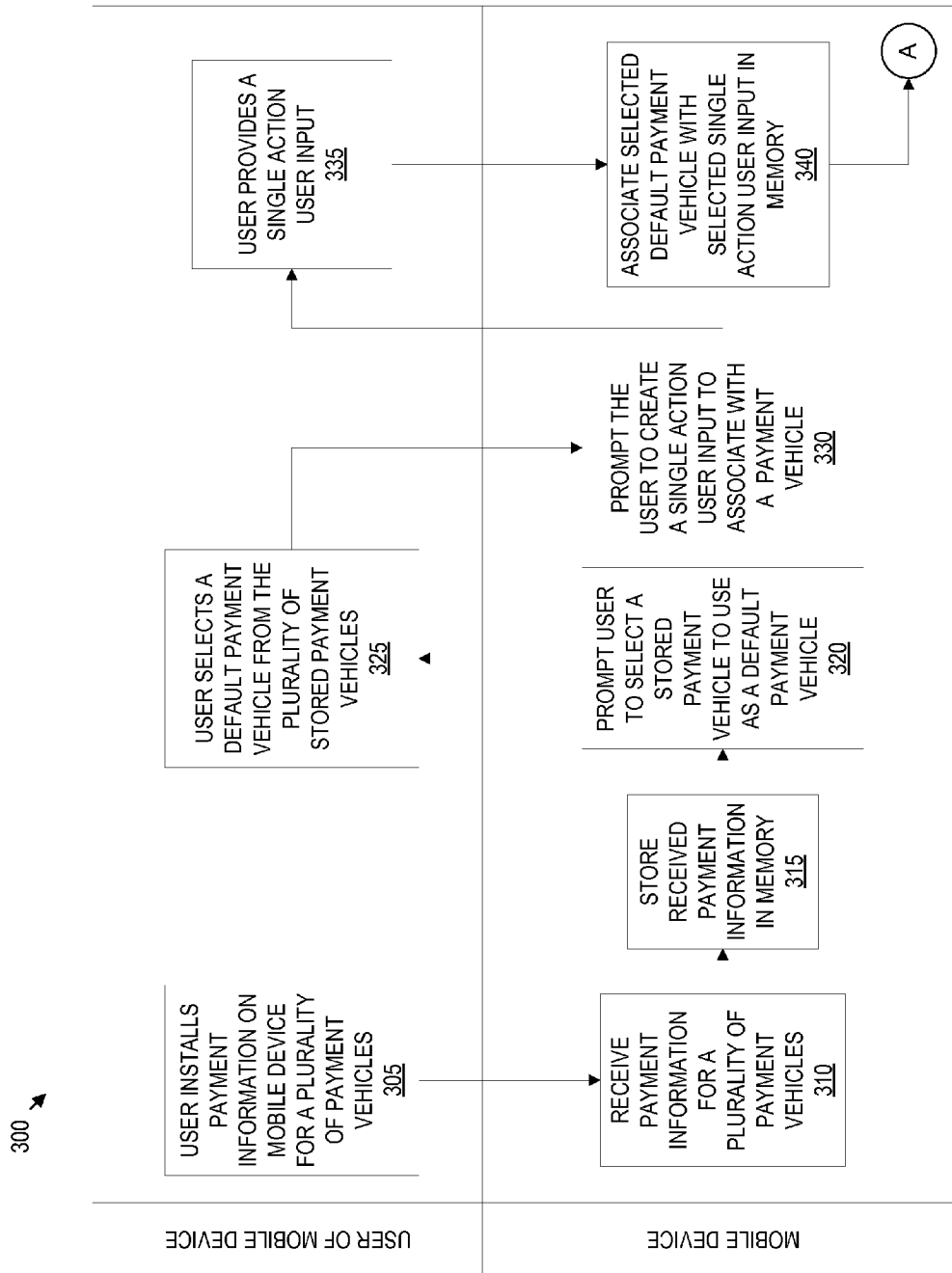


FIG. 3a

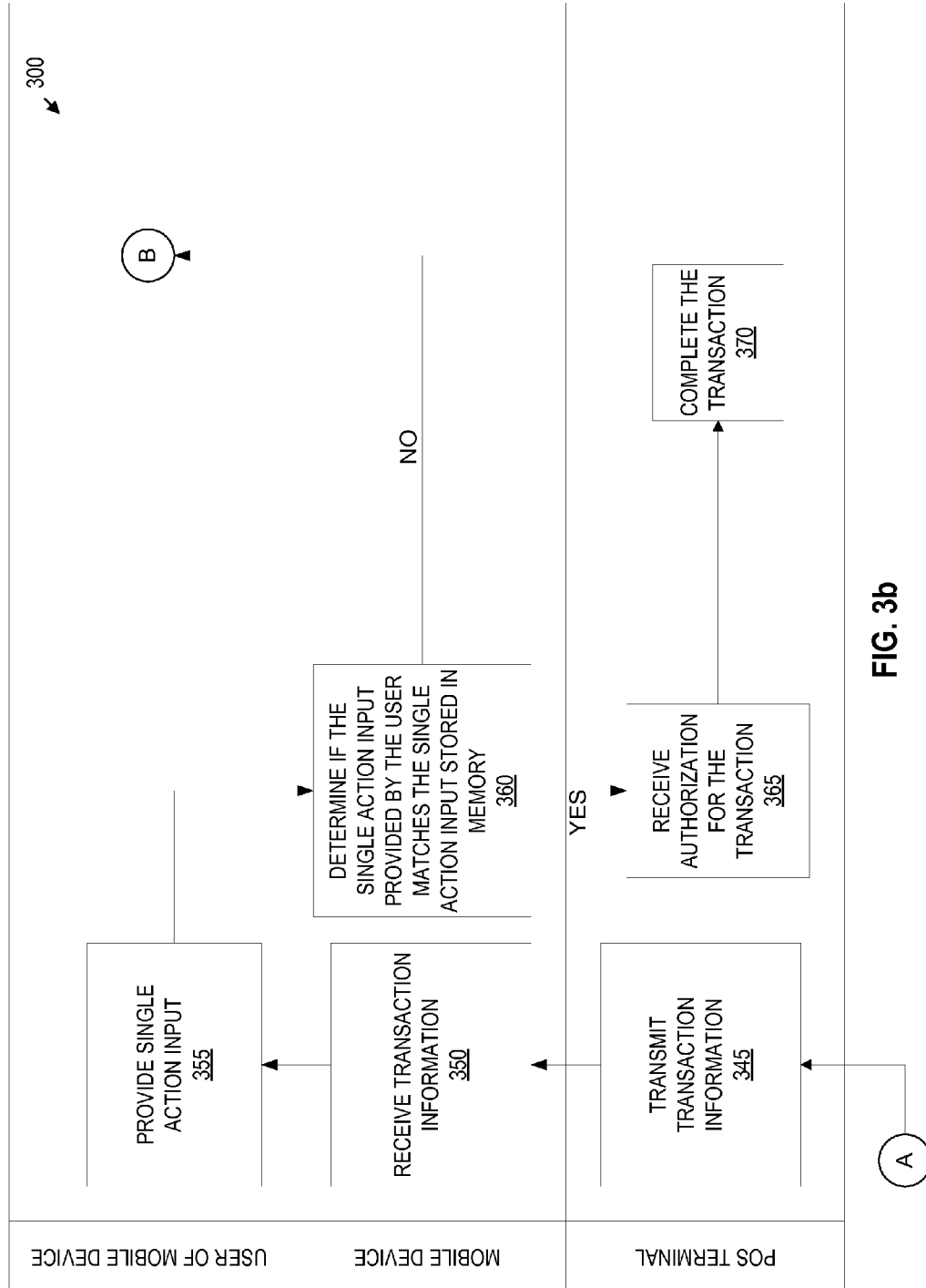


FIG. 3b

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