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Bierbaum et al.

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

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(51) **Int. Cl.**
G06K 5/00 (2006.01)

(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.

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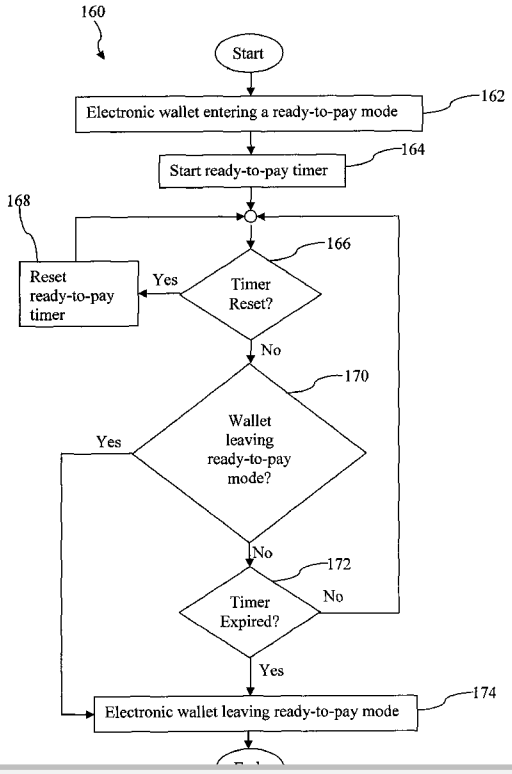
Assistant Examiner — Ali Sharifzada

(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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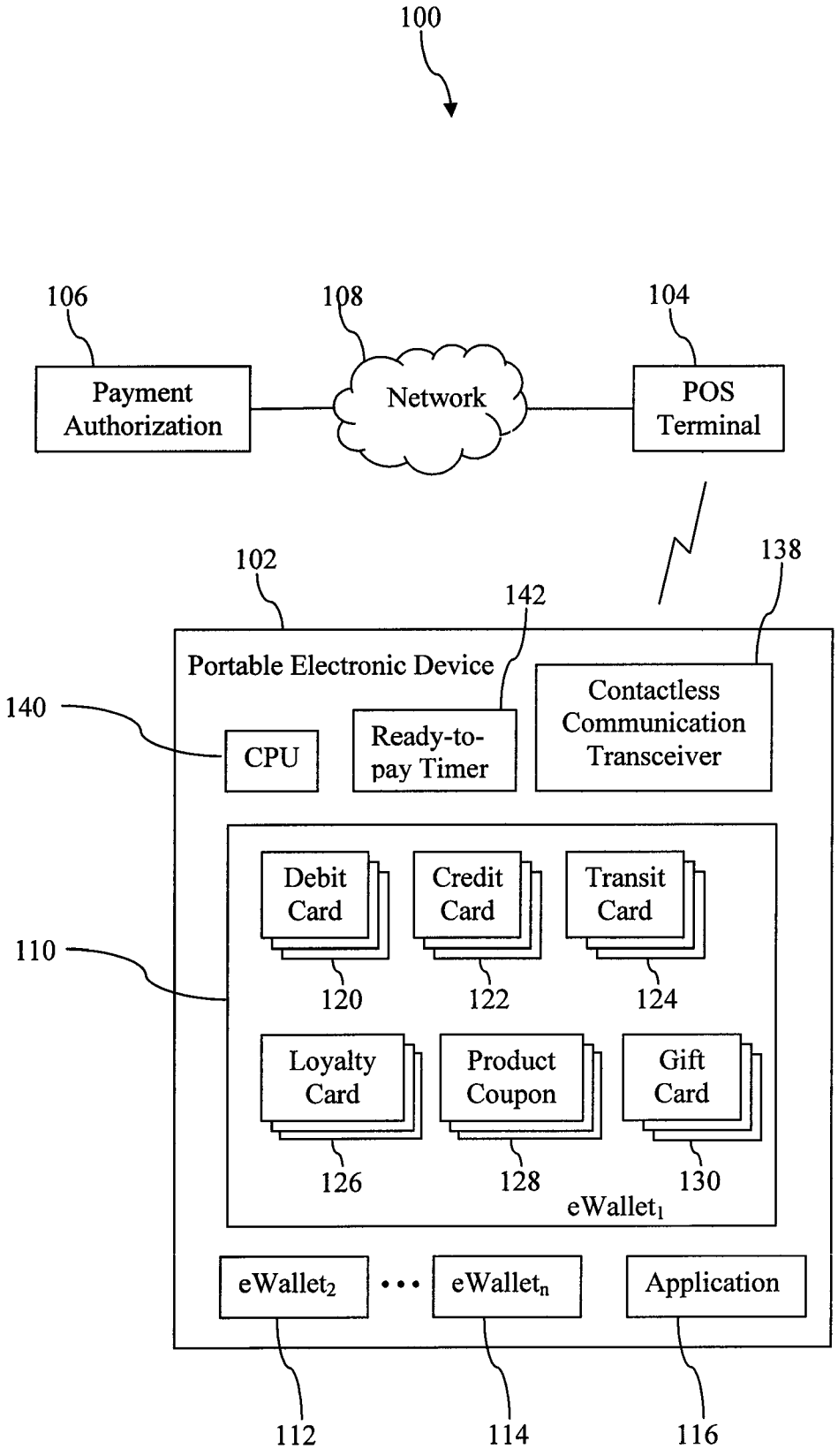

FIG. 1

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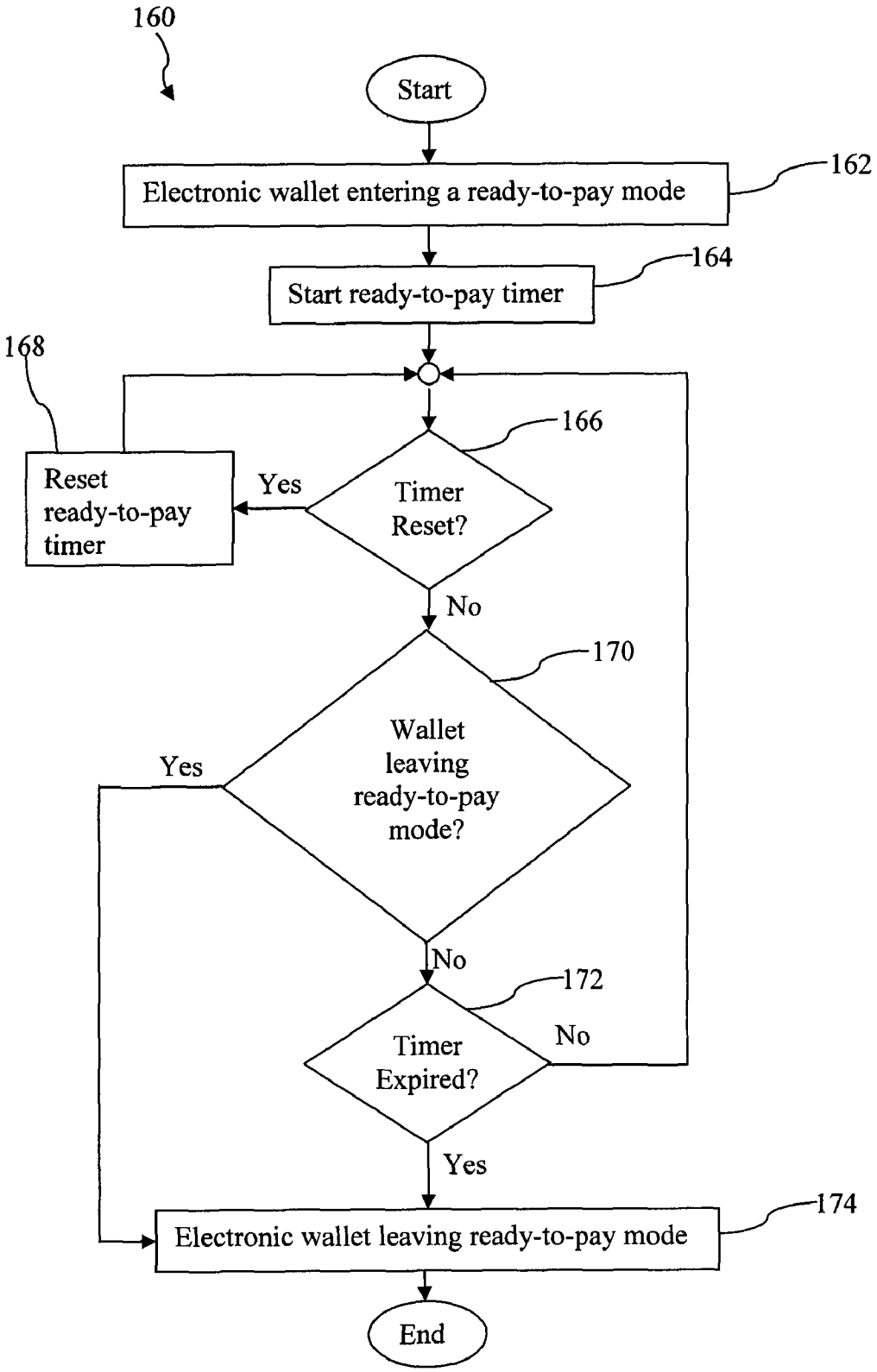

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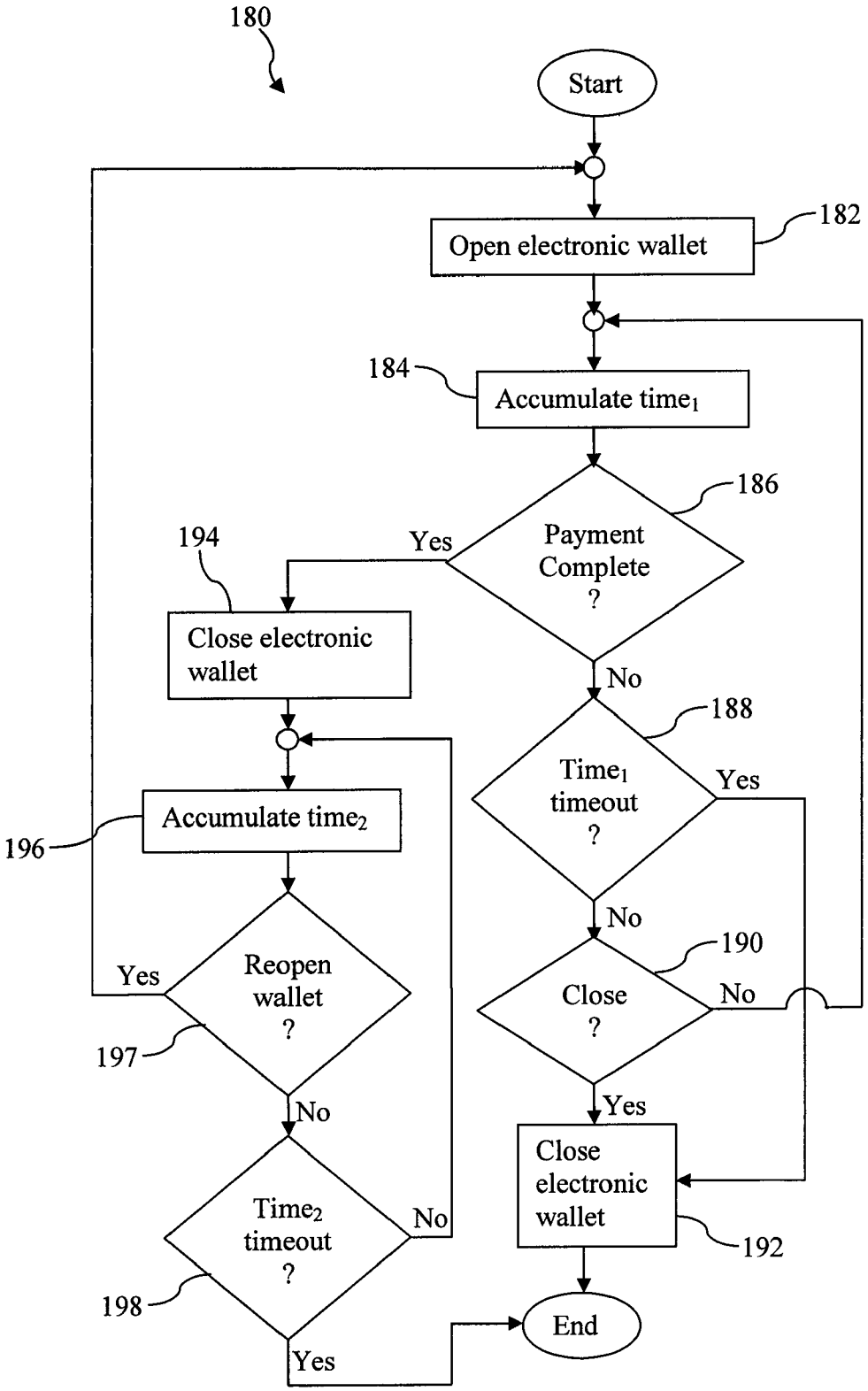

FIG. 3

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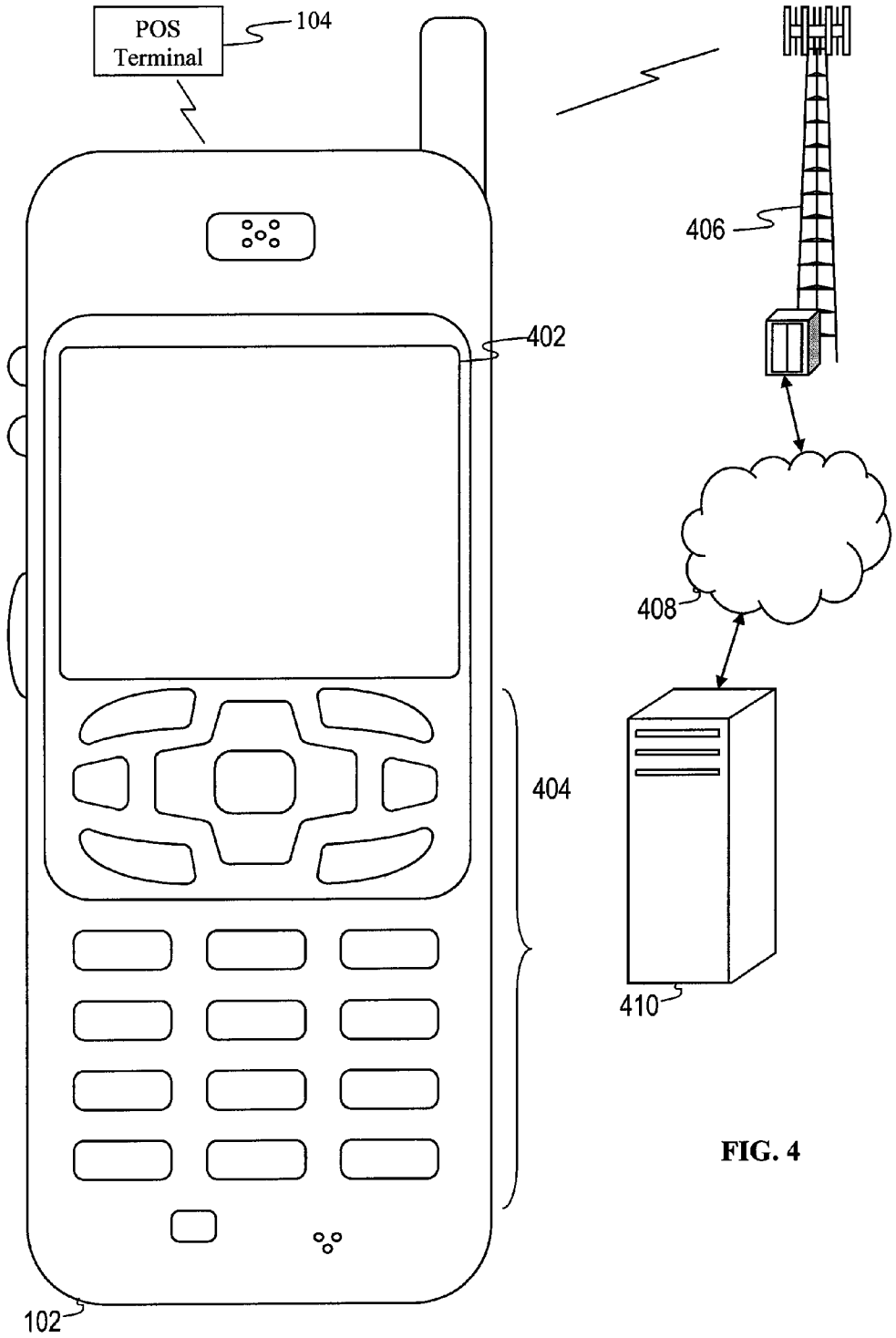

FIG. 4

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