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**Fuqua** (43) **Pub. Date: Dec. 21, 2006**

(54) **SIM CARD CASH TRANSACTIONS**

(52) **U.S. Cl. .... 455/558**

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(57) **ABSTRACT**

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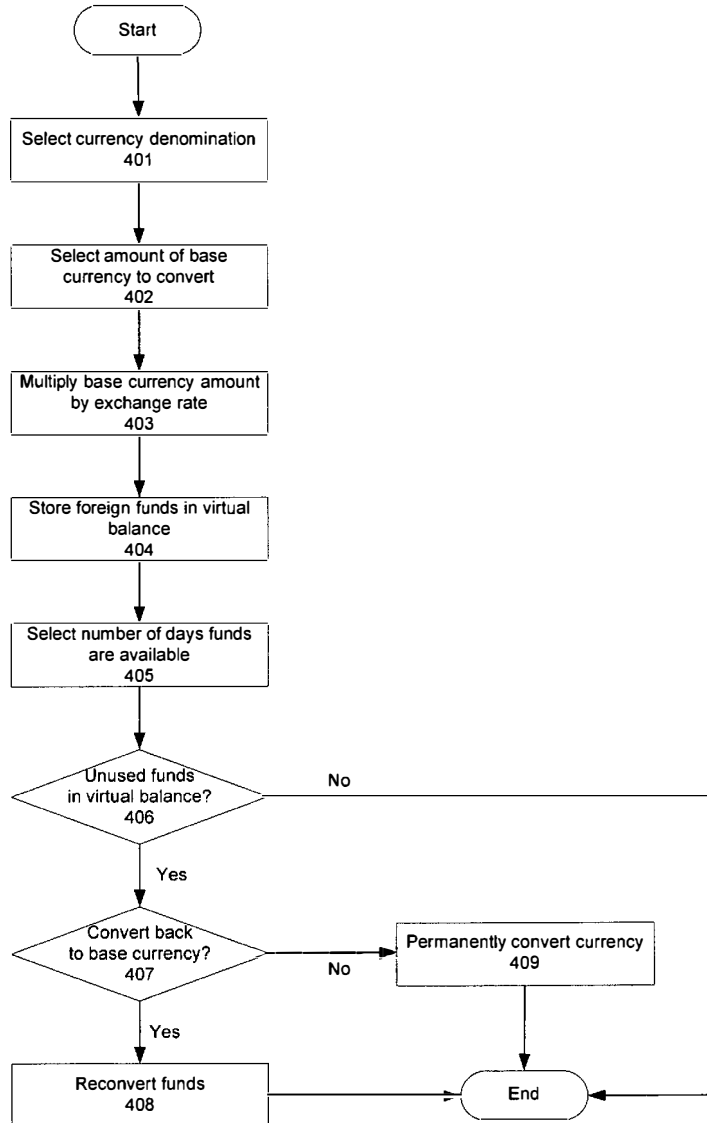
The present invention provides a mobile device such as a cellular phone or PDA that can store and transfer electronic currency, similar to a debit card. Specifically, the mobile device includes a transceiver for wireless near field communication (NFC) and a subscriber identity module (SIM), wherein the SIM maintains a balance of electronic currency units that represent specified monetary values. The SIM is able to directly exchange electronic currency units with second party devices via the NFC transceiver without having to connect to a wireless communications network, wherein the SIM tracks and adjusts said balance of currency units during an exchange.

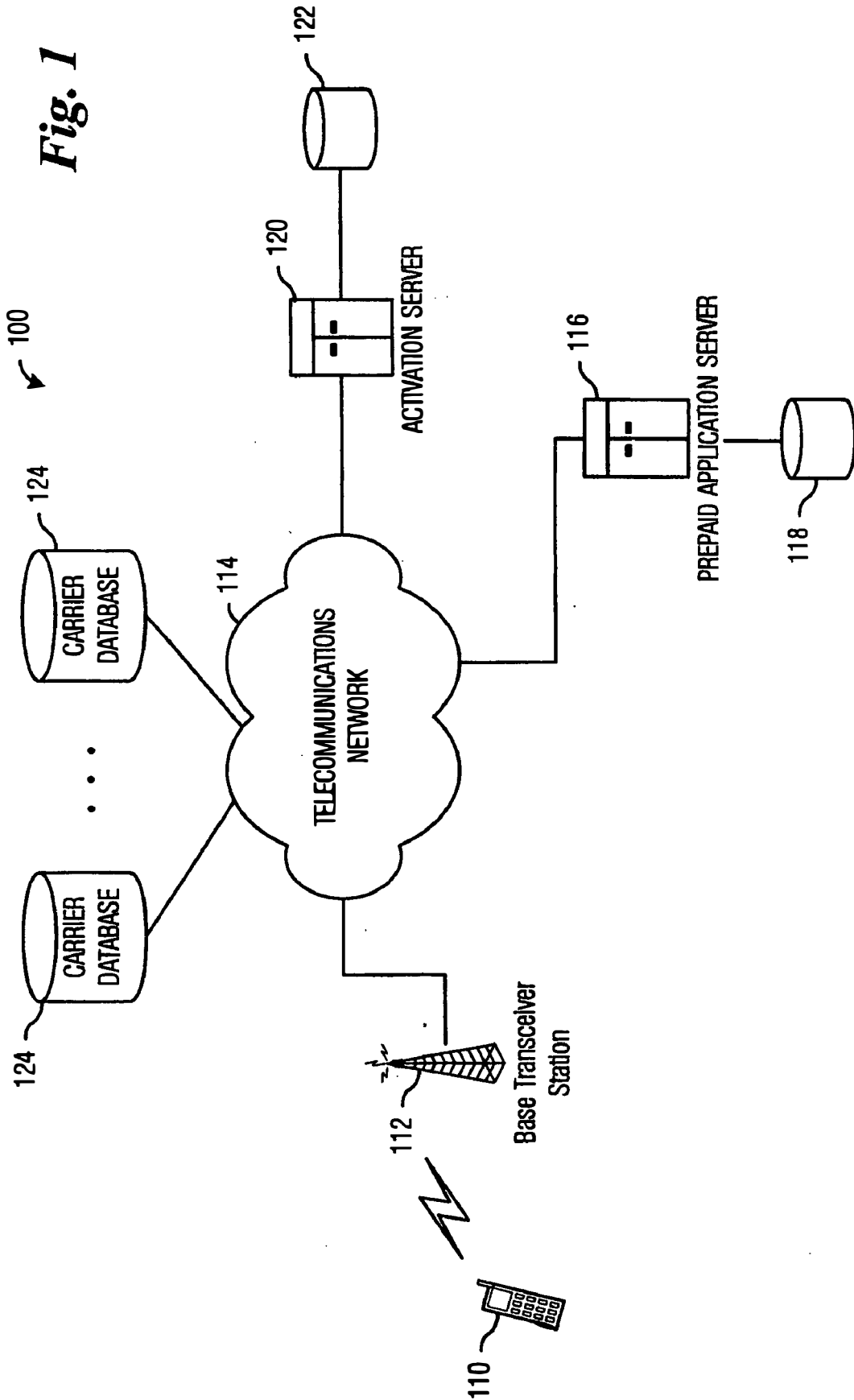
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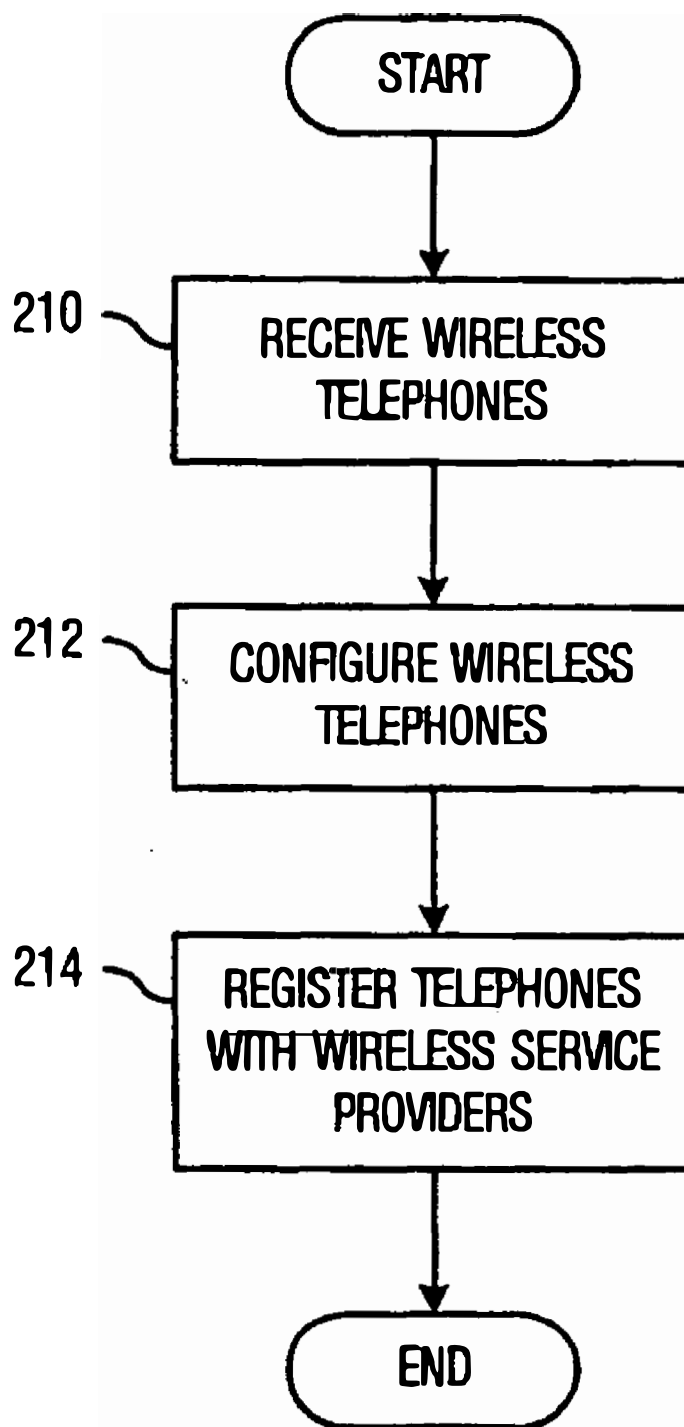
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*Fig. 2*



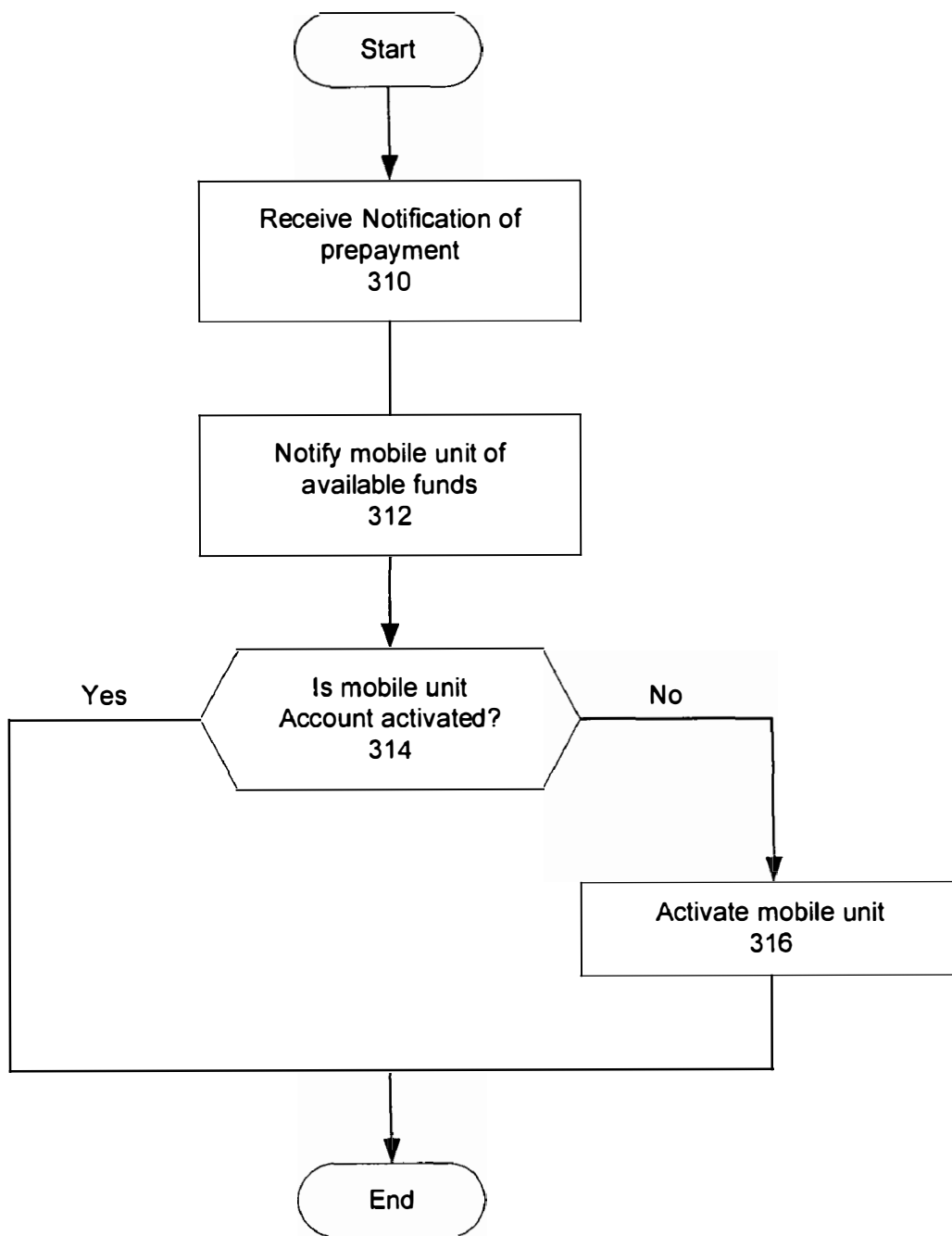


Fig. 3

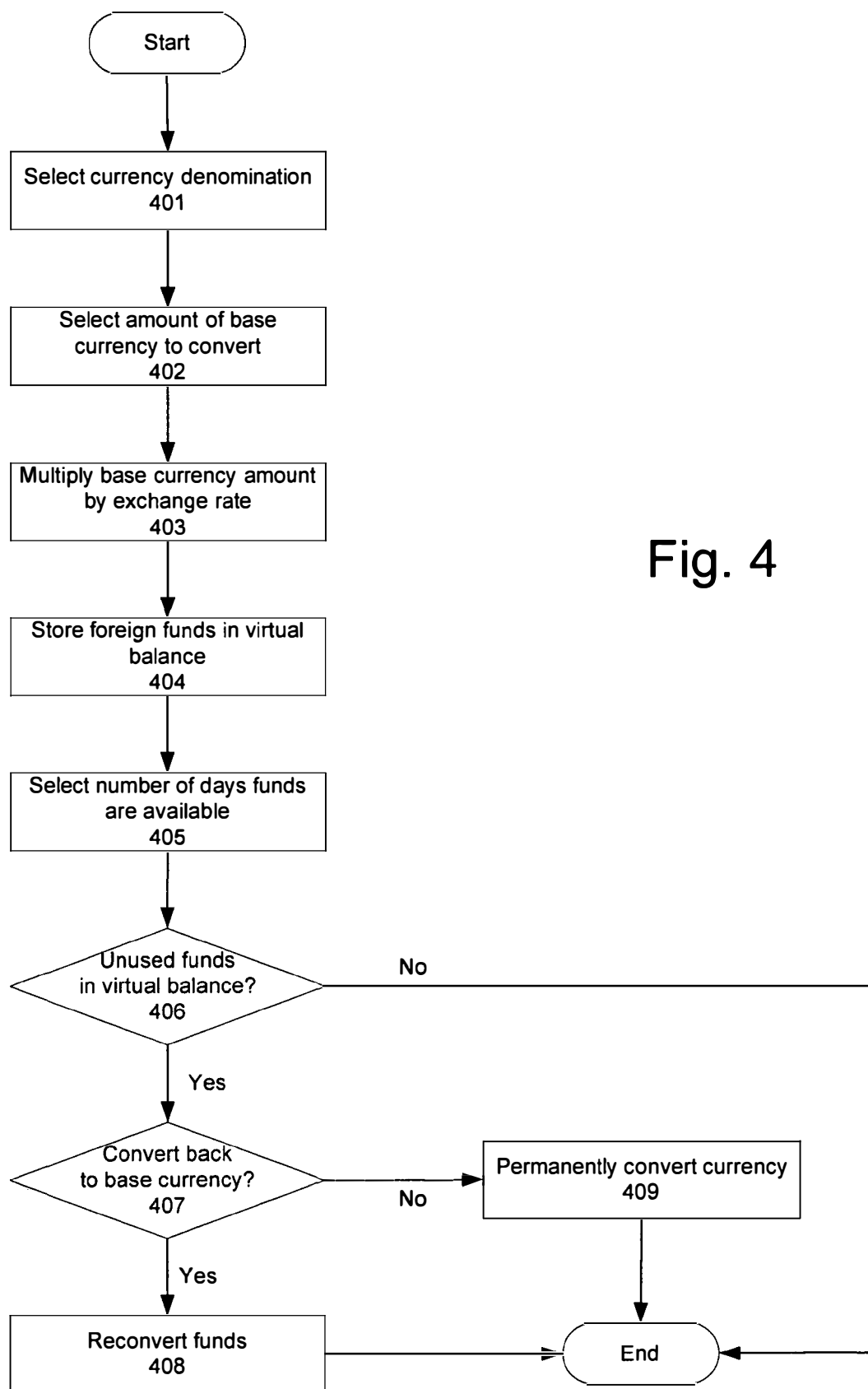


Fig. 4

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