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**Xie et al.**

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(54) **METHOD AND APPARATUS FOR MOBILE PAYMENTS**

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(51) **Int. Cl.**  
**G06Q 20/32** (2012.01)  
**G06Q 20/10** (2012.01)  
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(52) **U.S. Cl.**  
CPC ..... **G06Q 20/3278** (2013.01); **G06Q 20/102** (2013.01); **G06Q 20/20** (2013.01);  
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(58) **Field of Classification Search**

CPC ..... G06Q 20/3278; G06Q 20/204; G06Q 20/3223; G06Q 20/20; G06Q 30/04;  
(Continued)

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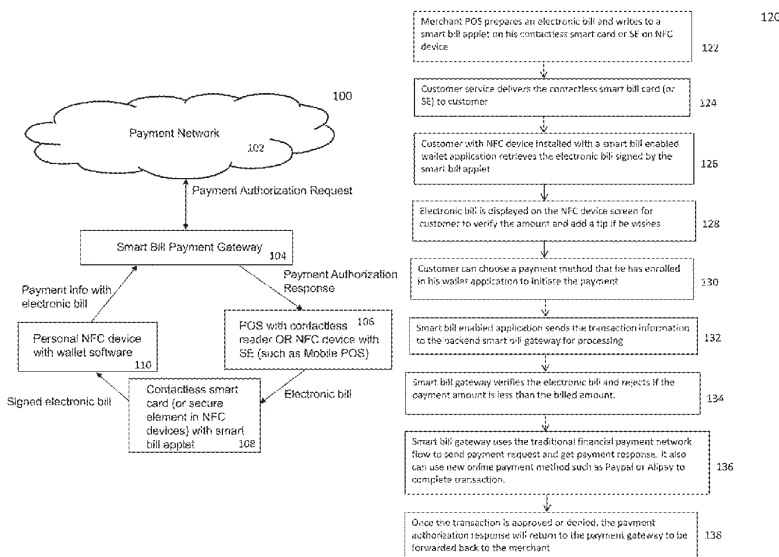
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(57) **ABSTRACT**

Techniques for mobile devices configured to support settlement of charges in electronic invoices or bills are described. An NFC mobile device is used to read off from a POS device data pertaining to the electronic invoices for payment. The data includes the electronic invoice and other information regarding a registered user of the POS device or an owner thereof is. After the user verifies the amount being charged and authorizes the payment, the NFC mobile device communicates with a payment gateway or network for payment that is configured to proceed with the payment in accordance with a chosen payment methods.

**20 Claims, 22 Drawing Sheets**



**Related U.S. Application Data**

continuation-in-part of application No. 13/350,832, filed on Jan. 16, 2012, now abandoned, which is a continuation-in-part of application No. 11/534,653, filed on Sep. 24, 2006, now Pat. No. 8,118,218.

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- See application file for complete search history.

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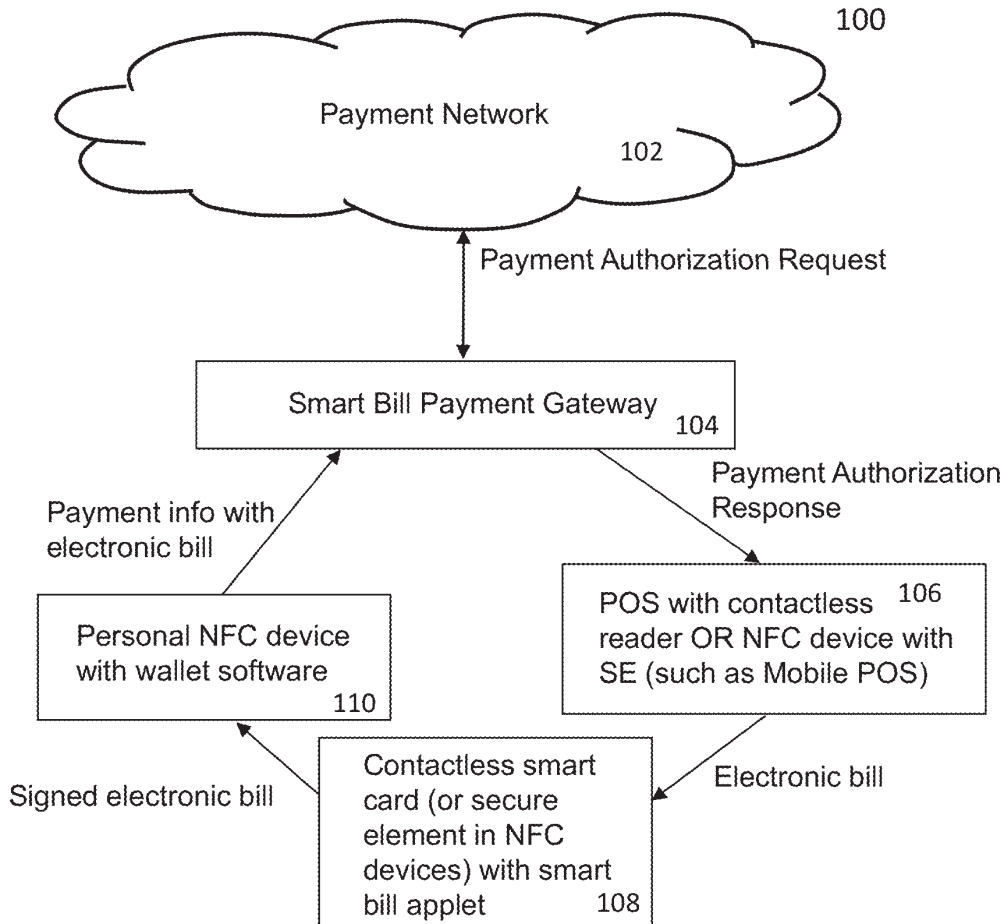
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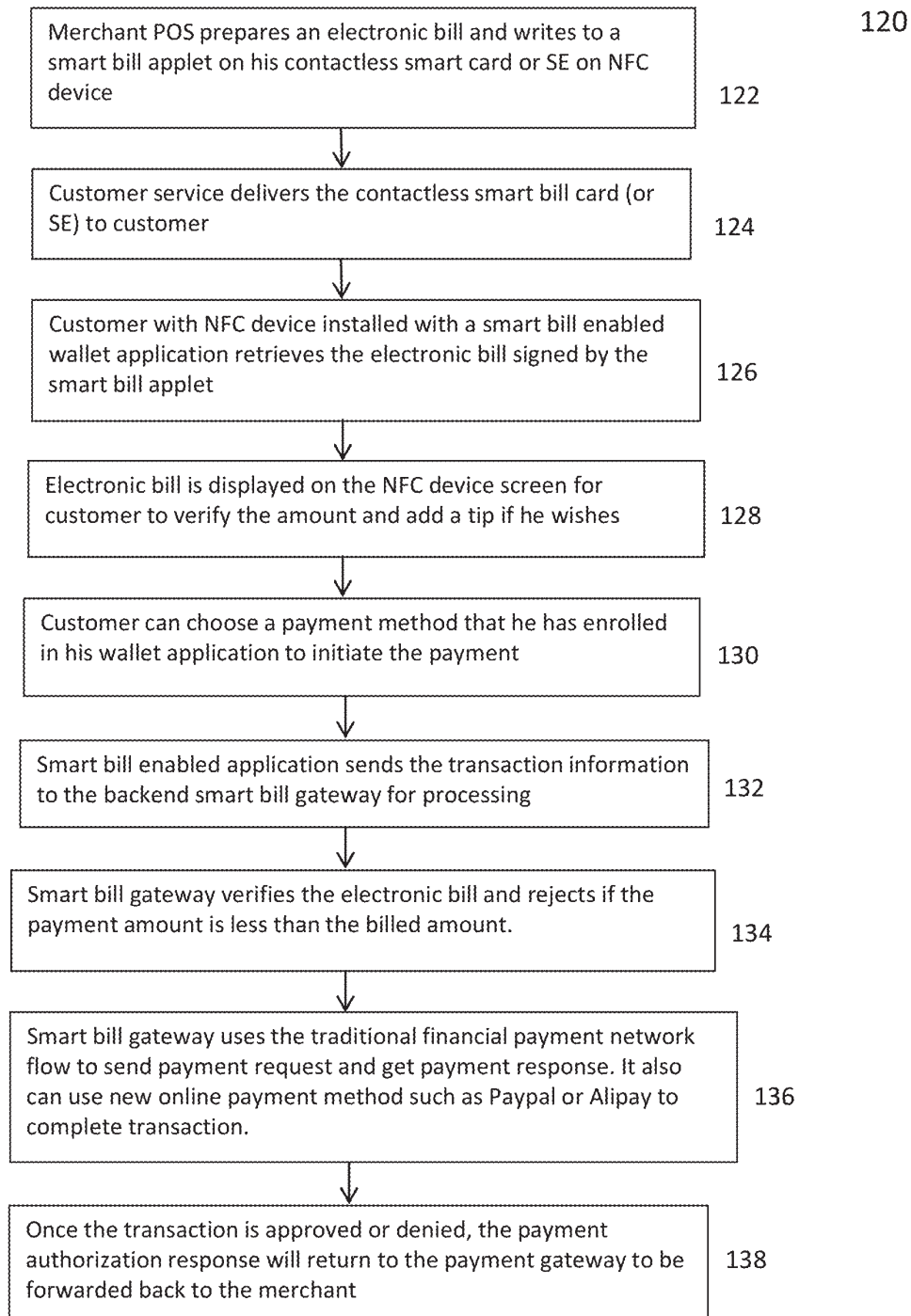
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**FIG. 1A**

**FIG. 1B**

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