



US 20130246258A1

(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2013/0246258 A1**
Dessert (43) **Pub. Date: Sep. 19, 2013**

(54) **SYSTEM AND METHOD FOR MANAGING PAYMENT IN TRANSACTIONS WITH A PCD**

(52) **U.S. Cl.**
CPC **G06Q 20/367** (2013.01)
USPC **705/41; 705/16**

(75) Inventor: **Robert Dessert**, Canton, GA (US)

(57) **ABSTRACT**

(73) Assignee: **FIRETHORN MOBILE, INC.**, Atlanta, GA (US)

A system and method for managing payment in a transaction using a portable computing device ("PCD") includes a mobile wallet token being received from an account issuing entity. Next, the mobile wallet token is stored in memory within a PCD payment platform (i.e., a cloud payment solution). A PCD token that corresponds with the mobile wallet token is generated by the PCD payment platform. The PCD token is transmitted over a communications network to a PCD. The mobile wallet token corresponds to at least one of: a credit card account, an alternative or non-traditional payment account, a stored value account, an account from a financial institution, and a merchant based card account. A mobile wallet token may be generated in response to receiving input from an on-line portal that future use of a payment account with a PCD is desired or in response to input received from a point-of-sale terminal.

(21) Appl. No.: **13/481,766**

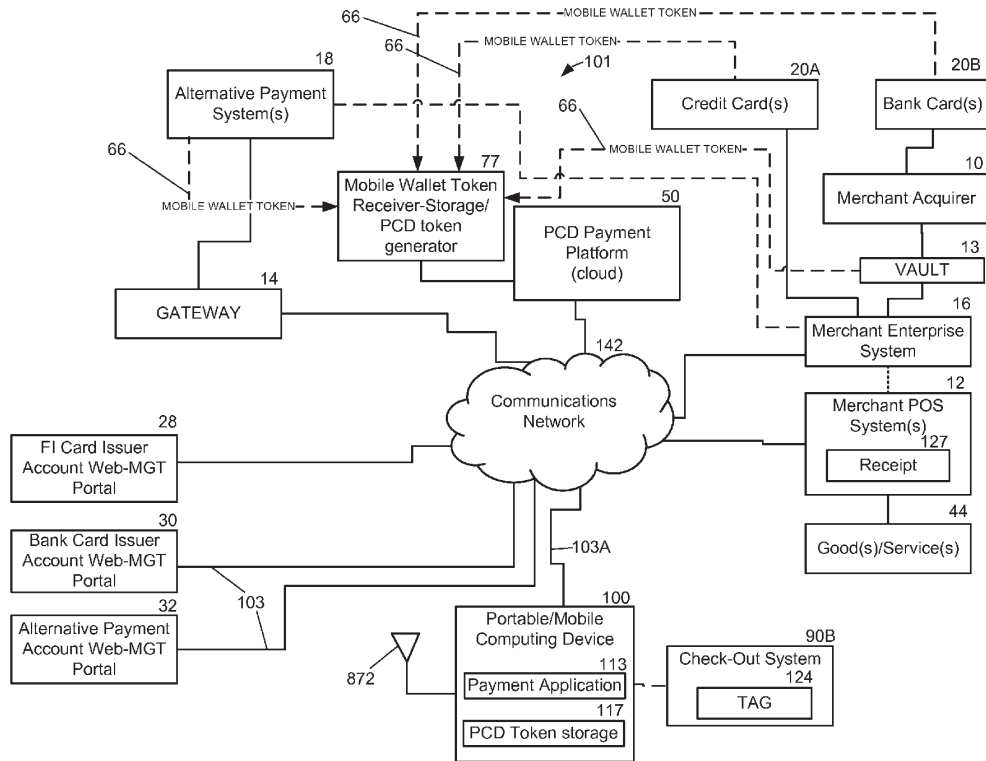
(22) Filed: **May 25, 2012**

Related U.S. Application Data

(60) Provisional application No. 61/611,344, filed on Mar. 15, 2012.

Publication Classification

(51) **Int. Cl.**
G06Q 20/36 (2012.01)



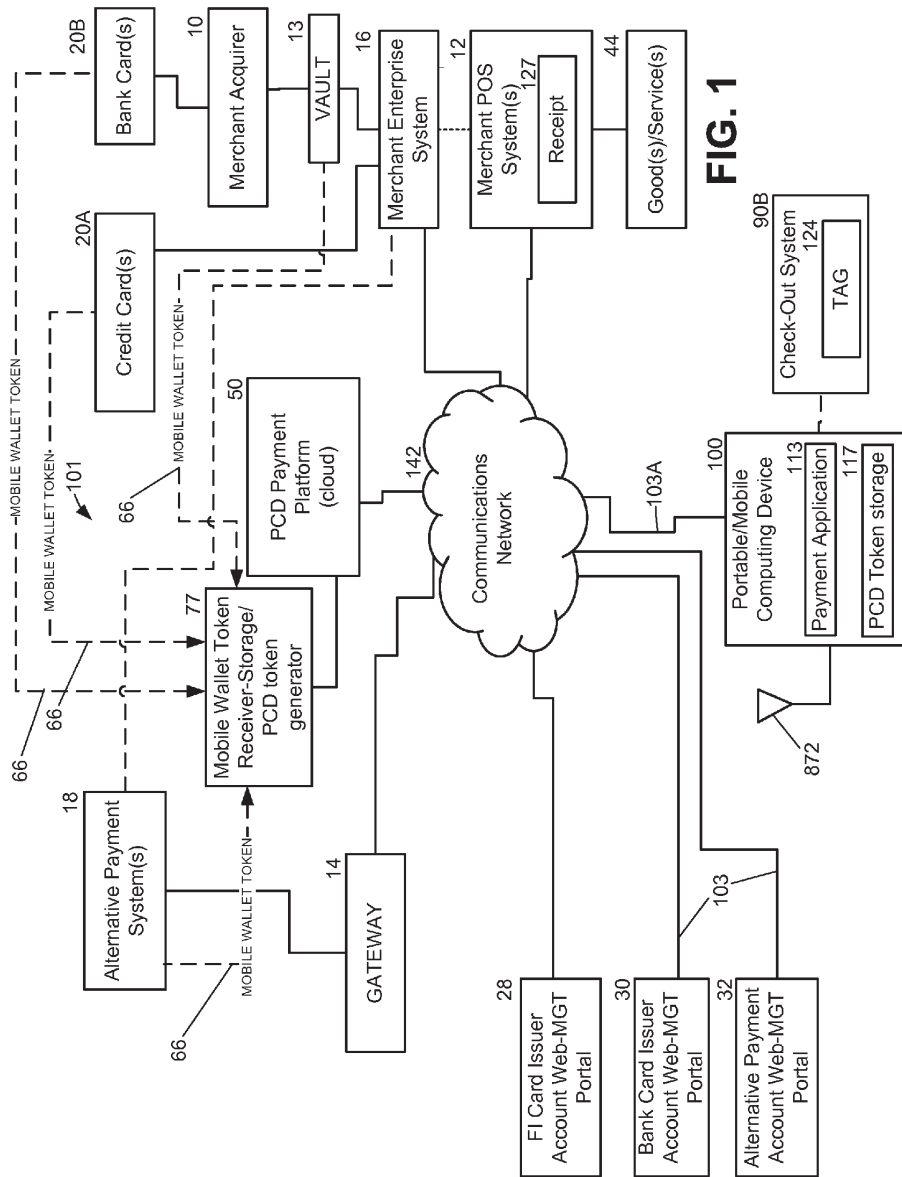
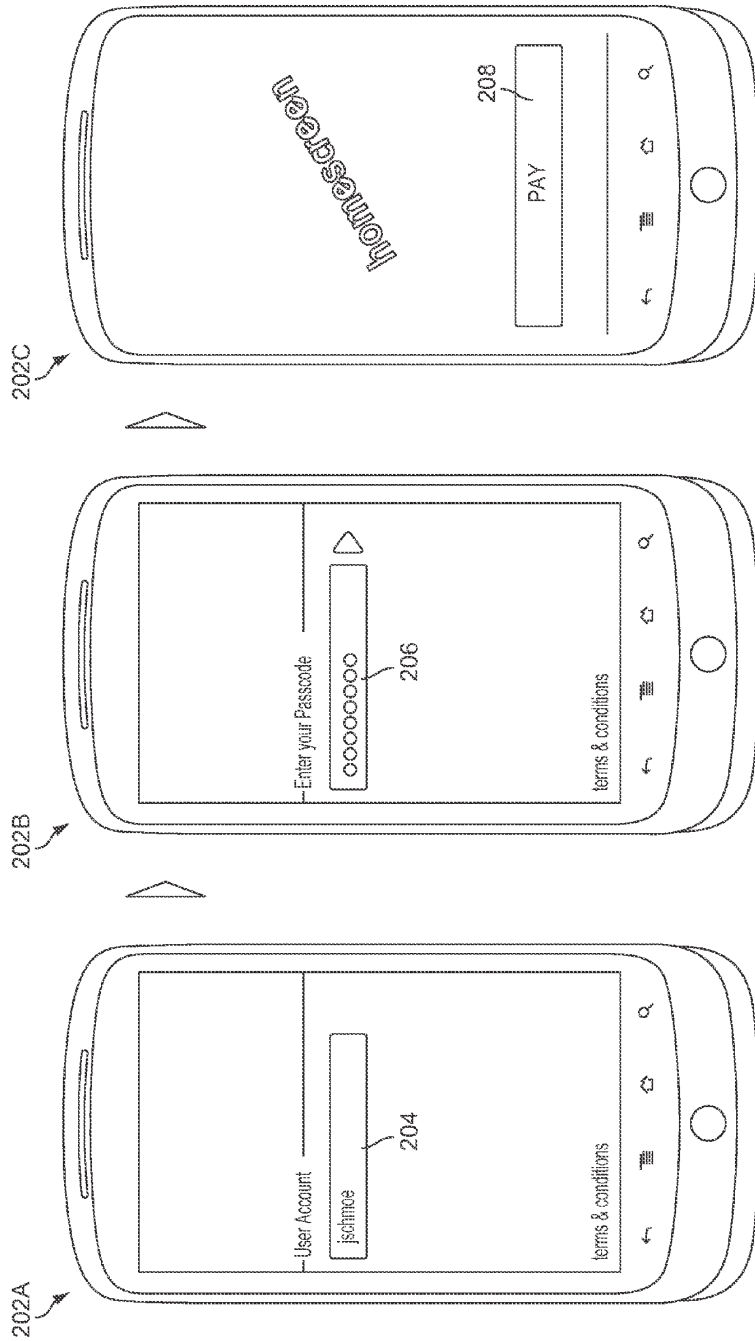


FIG. 1



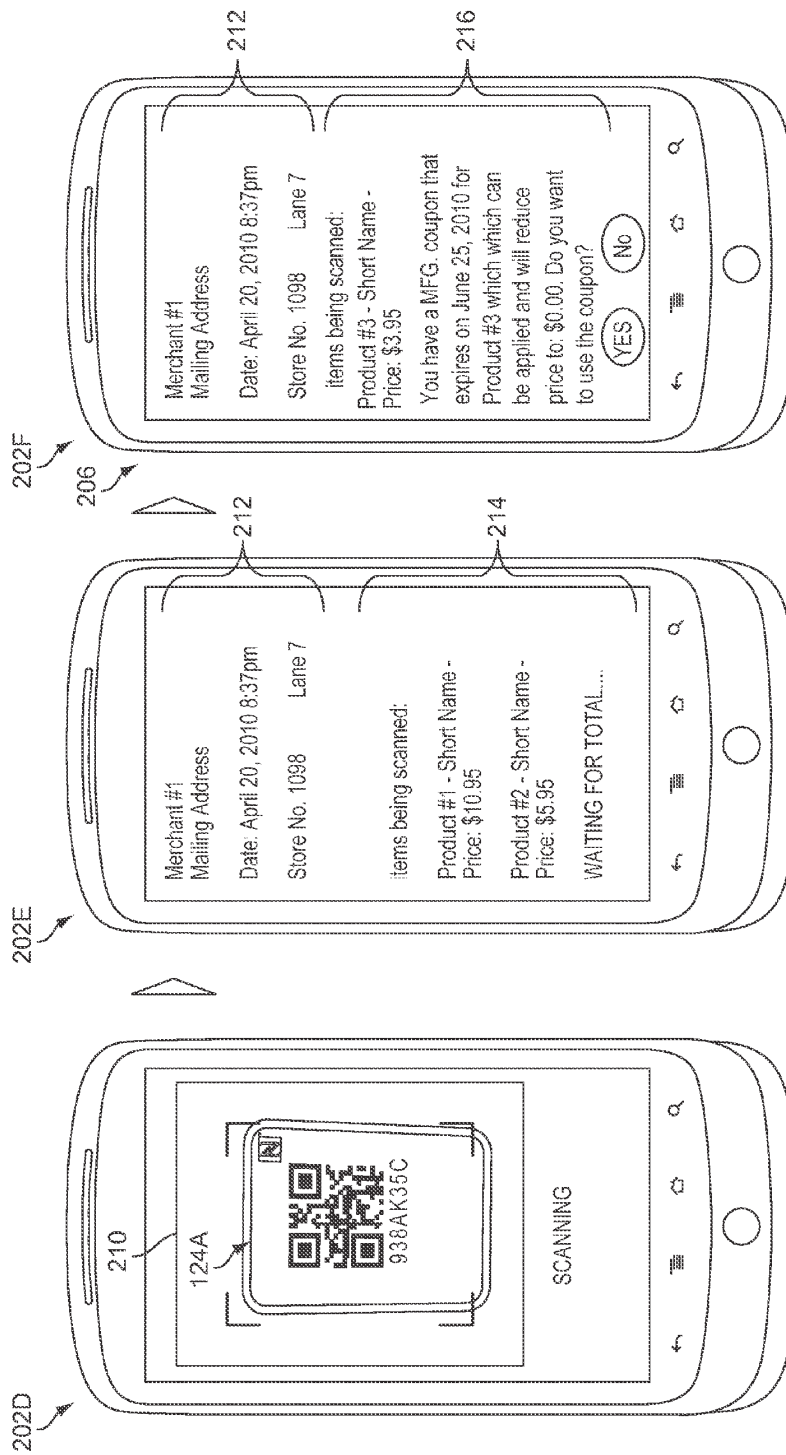


FIG. 2F

FIG. 2E

FIG. 2D

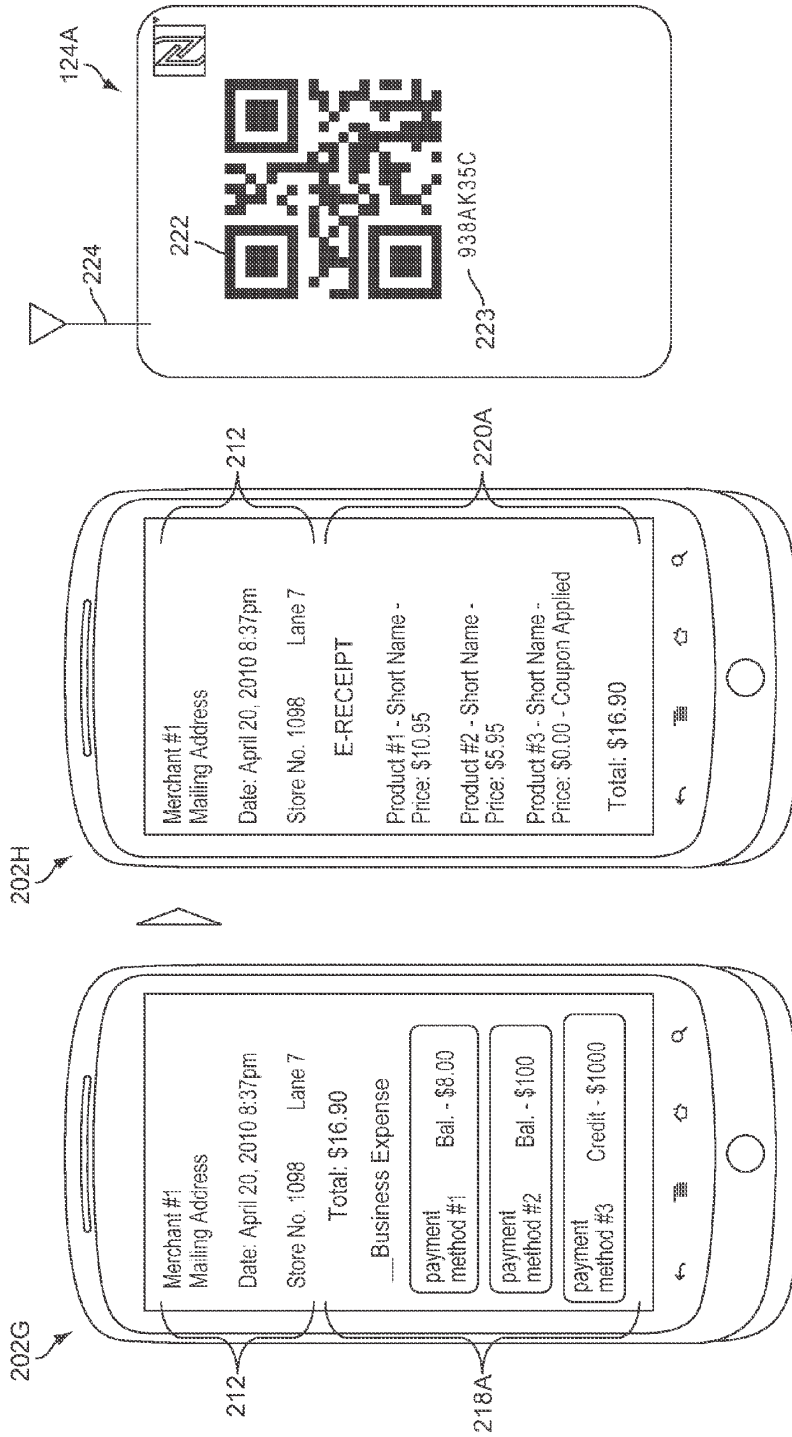


FIG. 2I

FIG. 2H

FIG. 2G

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