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(54) **METHOD OF PERFORMING
TRANSACTIONS WITH CONTACTLESS
PAYMENT DEVICES USING PRE-TAP AND
TWO-TAP OPERATIONS**

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(52) **U.S. Cl.** **705/44; 455/41.1**

(57) **ABSTRACT**

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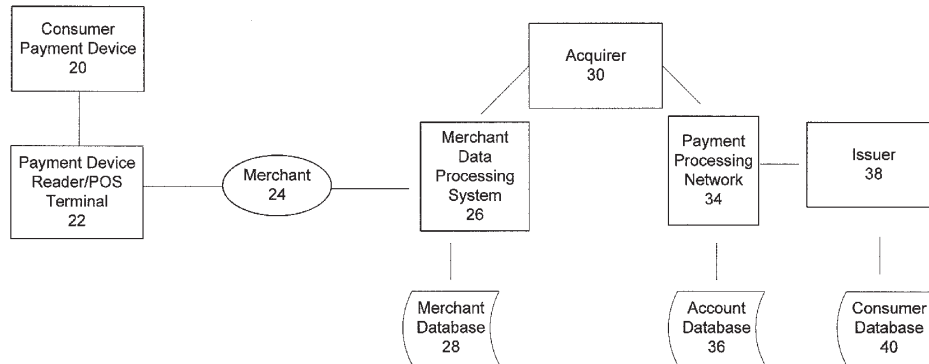
A system, apparatus, and method for processing payment transactions that are conducted using a mobile payment device that includes a contactless element, such as an integrated circuit chip. The invention enables one or more of the operations of activation of a payment application, transfer of transaction data, updating of account records, setting or re-setting of a payment application counter or register, or transfer or processing of a script, command, or instruction, with these functions being performed with minimal impact on a consumer. This is accomplished by introducing a pre-tap and/or two-tap operation prior to, or as part of, the transaction flow.

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Related U.S. Application Data

(60) Provisional application No. 61/099,060, filed on Sep. 22, 2008.



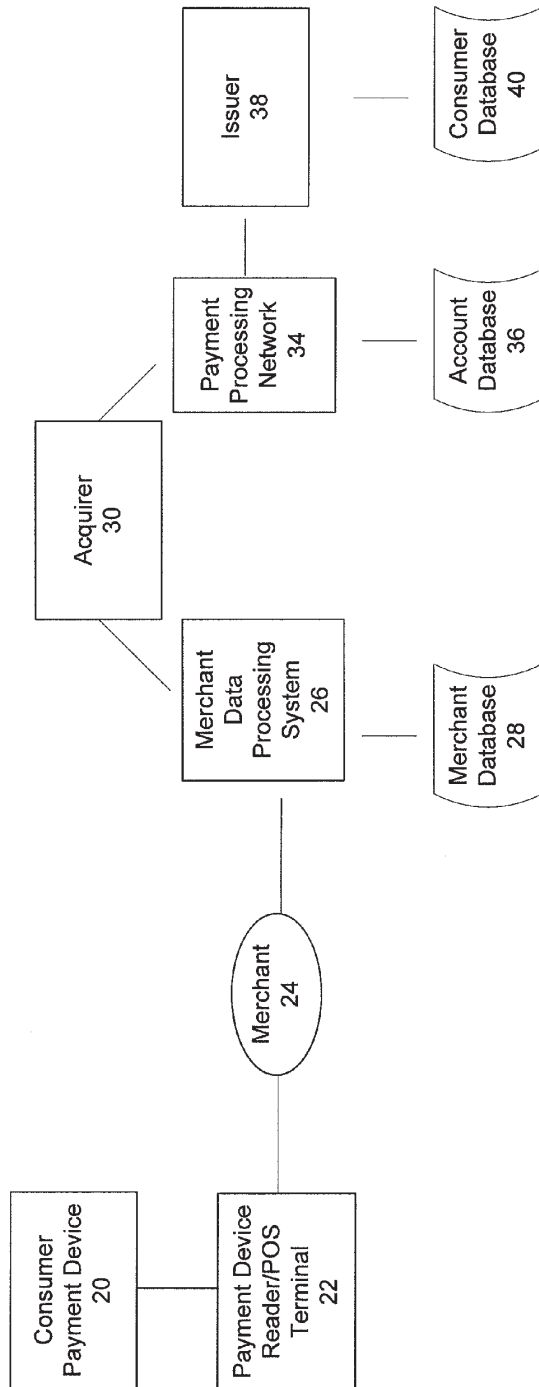


Figure 1

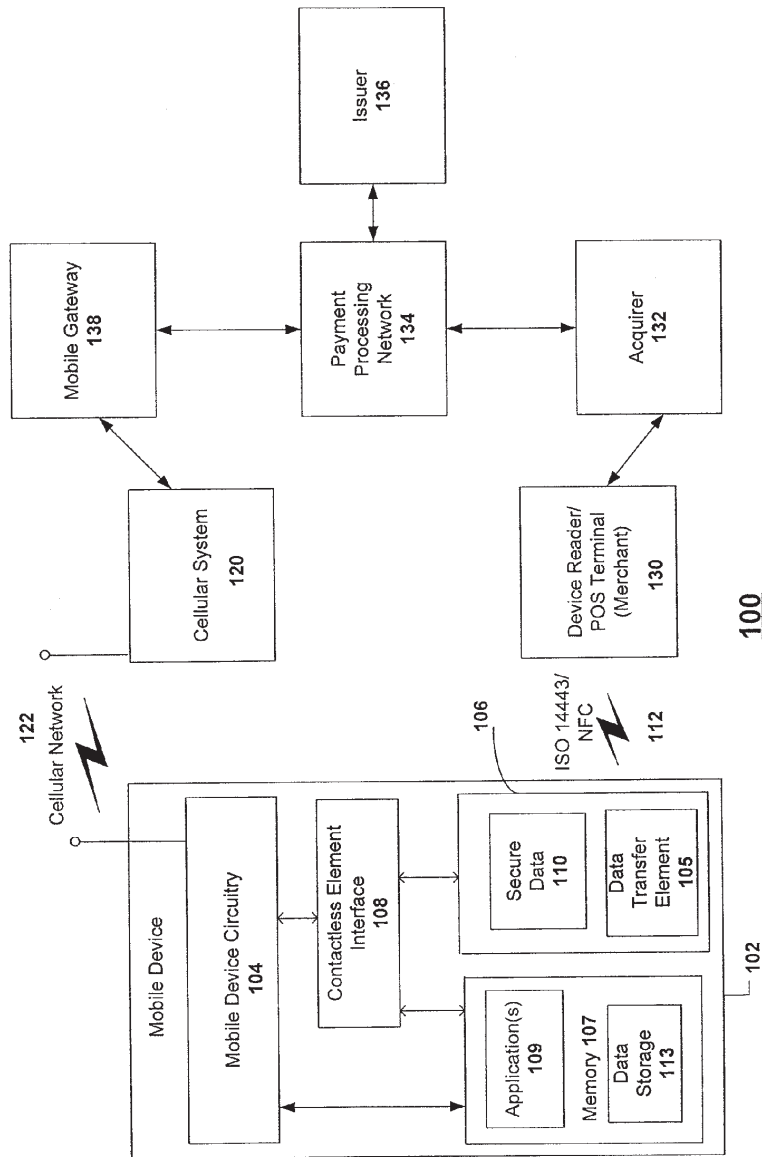


Figure 2

100

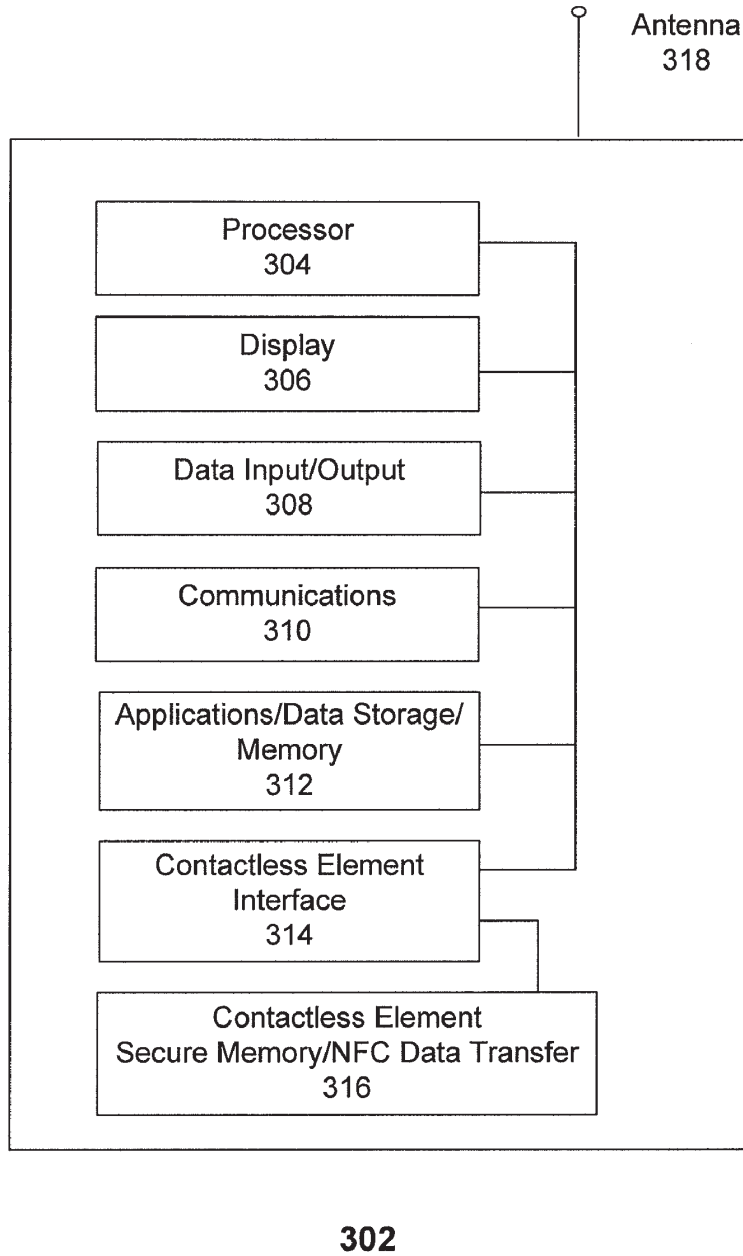
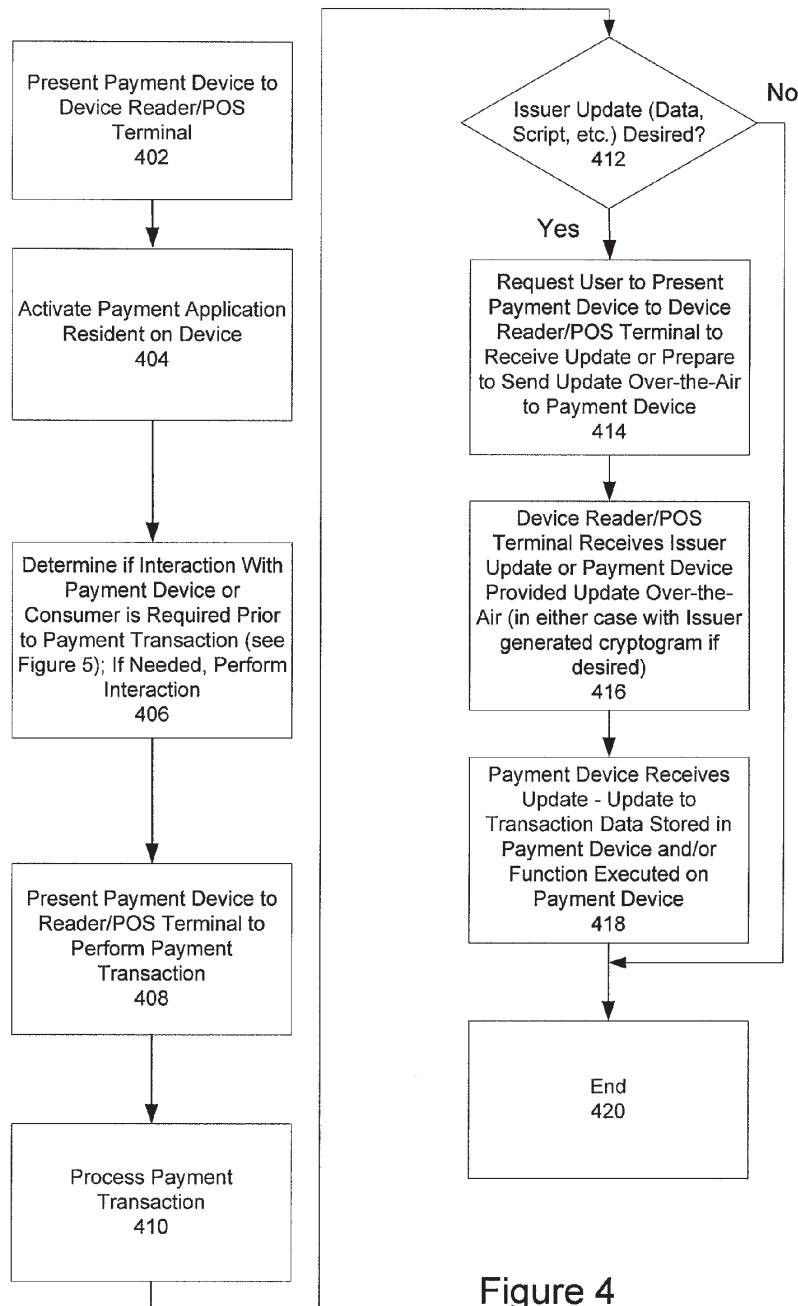


Figure 3



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Figure 4

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