

EXHIBIT O

EXHIBIT B



US008448855B1

(12) **United States Patent**
Koh et al.

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 (45) **Date of Patent:** **May 28, 2013**

(54) **METHOD AND APPARATUS FOR FUNDING AN ELECTRONIC PURSE**

USPC 235/380; 235/379; 705/64; 705/65; 705/66; 705/67

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(58) **Field of Classification Search**
 USPC 235/379, 380, 492
 See application file for complete search history.

(73) Assignees: **Rich House Global Technology Ltd.**, Shenzhen (CN); **RFCyber Corp.**, Fremont, CA (US)

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

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(21) Appl. No.: **13/400,038**
 (22) Filed: **Feb. 18, 2012**

Related U.S. Application Data

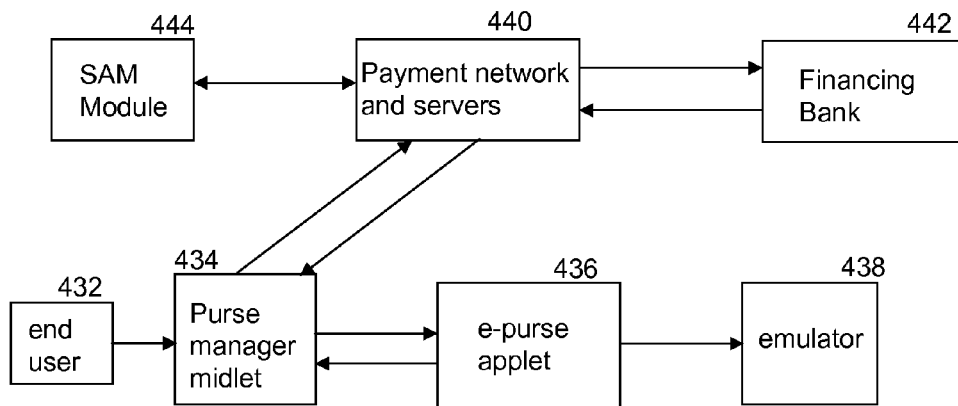
(63) Continuation of application No. 11/534,653, filed on Sep. 24, 2006, now Pat. No. 8,118,218.

(51) **Int. Cl.**
G06Q 20/00 (2012.01)
G06Q 20/36 (2006.01)
G06Q 20/38 (2006.01)

(52) **U.S. Cl.**
 CPC **G06Q 20/367** (2013.01); **G06Q 20/3672** (2013.01); **G06Q 20/3674** (2013.01); **G06Q 20/38** (2013.01); **G06Q 20/382** (2013.01)

(57) **ABSTRACT**
 Techniques for funding an electronic purse (e-purse) are disclosed. According to one aspect of the invention, a mechanism is provided to enable a portable device to conduct transactions over an open network with a payment server without compromising security. In one embodiment, a device is loaded with an e-purse manager. The e-purse manager is configured to manage various transactions and functions as a mechanism to access an e-purse therein. The e-purse is funded by interactions among the e-purse manager, a payment server and a financial institution (its server) that maintains an account therefor.

17 Claims, 9 Drawing Sheets



100

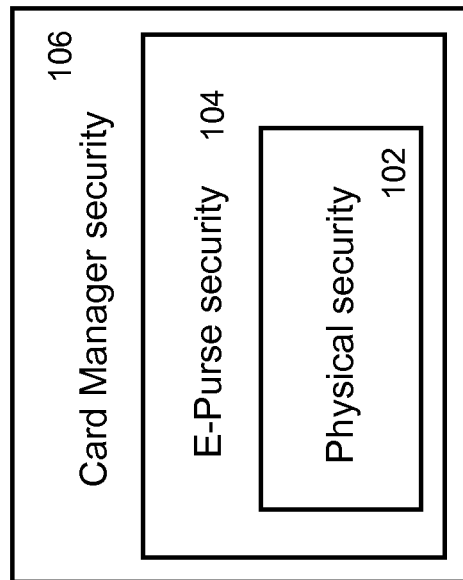


FIG. 1A

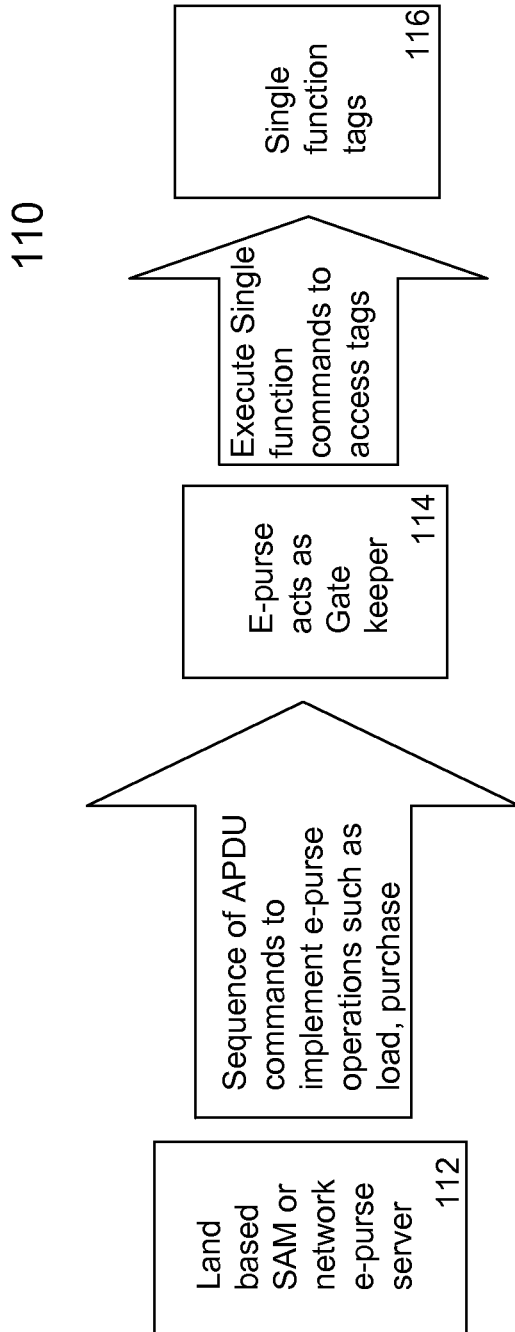


FIG. 1B

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