

EXHIBIT R

EXHIBIT E



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Xie et al.

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

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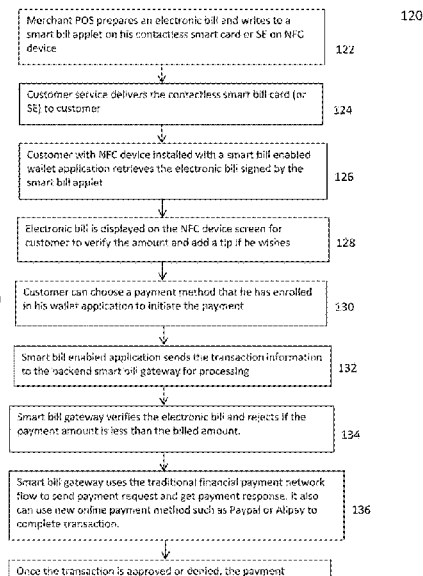
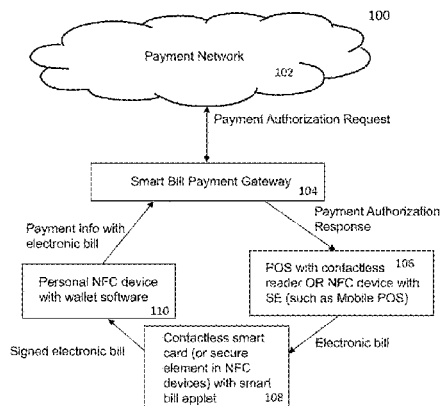
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(57) **ABSTRACT**

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



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