EXHIBIT 3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Liang Seng Koh et al
Title:	Method and apparatus for providing electronic purse
Serial No.:	11/534,653
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Group Art Unit:	2887
Docket No:	RFID-081

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Mail Stop: No-Fee Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Response to 1st OA (RCE)

In response to Office Action dated 05/25/2011, the Applicant respectfully requests the Examiner to enter the following amendments before reconsidering the above-referenced application:

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this Response.

REMARKS/ARGUMENTS begin on page 7 of this Response.

AMENDMENTS TO THE CLAIMS

Please amend Claims 1 and 11 as follows:

1. (*Currently amended*) A method for providing an e-purse, the method comprising:

providing a portable device including or communicating with a smart card ~~module~~ pre-loaded with an emulator configured to execute a request from an e-purse applet and provide a response the e-purse applet is configured to expect, the portable device including a memory space loaded with a midlet that is configured to facilitate communication between ~~an~~ the e-purse applet and a payment server over a wireless network, wherein the e-purse applet is downloaded and installed in the smart card when the smart cart is in communication with the payment server, the portable device further includes a contactless interface that facilitates communication between the e-purse applet ~~therein~~ in the smart card and the payment server over a wired network;

personalizing the e-purse applet by reading off data from the smart card to generate in the smart card one or more operation keys that are subsequently used to establish a secured channel between the e-purse applet and an e-purse security authentication module (SAM) external to the smart card, wherein said personalizing the e-purse applet comprises:

establishing an initial security channel between the smart card and the e-purse SAM to install and personalize the e-purse applet in the smart card, and

creating a security channel on top of the initial security channel to protect subsequent operations of the smart card with the e-purse SAM, wherein any subsequent operation of the emulator is conducted over the security channel via the e-purse applet.

2. (*Original*) The method as recited in claim 1, wherein the operation keys include one or more of a load key and a purchase key, default personal identification numbers (PINs), administration keys, and passwords.

3. (*Previously amended*) The method as recited in claim 2, wherein at least some of the operation keys are used to establish a first secured channel so that various data is exchanged between the e-purse applet and the payment server, and at least another some of the operation keys are used to establish a second secured channel so that various data is exchanged between the e-purse applet and the e-purse SAM originally used to issue the e-purse as well as between the emulator and the existing SAM.

4. (*Original*) The method as recited in claim 2, wherein said personalizing the e-purse applet is done over a wireless network or a wired network.

5. (*Original*) The method as recited in claim 4, wherein, when said personalizing the e-purse applet is done over a wireless network, the midlet in the portable device is configured to facilitate communications between the e-purse and the payment server.

6. (*Original*) The method as recited in claim 5, wherein both of the e-purse applet and the emulator are personalized as a result of said personalizing the e-purse applet.

7. (*Previously amended*) The method as recited in claim 1, further comprising:

initiating a request from the e-purse after valid personal identification numbers are entered and accepted on the portable device;

sending a request by the midlet to the e-purse applet that is configured to compose a response to be sent to the midlet;

transporting the response to the payment server that is configured to verify that the response is from an authenticated e-purse, wherein the payment server further communicates with a financial institution to authorize a transaction therewith; and

sending a server response from the payment server to the midlet that is configured to process the server response before releasing the server response to the e-purse applet.

8. (*Original*) The method as recited in claim 7, wherein messages exchanged between the midlet and the payment server are in a type of commands encapsulated in network messages.

9. (*Original*) The method as recited in claim 8, wherein the commands are applicable for APDU which stands for Application Protocol Data Unit.

10. (*Original*) The method as recited in claim 1, wherein the e-purse is funded through a financial institution that maintains an account for a user being associated with the portable device, and the e-purse supports transactions in either e-commerce or m-commerce.

11. (*Currently amended*) A system for providing an e-purse, the system comprising:

a portable device including or communicating with a smart card pre-loaded with an emulator configured to execute a request from and provide a response an e-purse applet is configured to expect, the portable device including a memory space loaded with a midlet that is configured to facilitate wireless communication between ~~an~~ the e-purse applet in the smart card and a payment server over a wireless network, the portable device further including a contactless interface that facilitates communication between the e-purse applet in the smart card and the payment server over a wired network, wherein the e-purse applet is downloaded from the payment server when the smart cart is in communication with the payment server, and ~~said~~ operations of personalizing the e-purse applet comprise~~s~~:

establishing an initial security channel between the smart card and the e-purse security authentication module (SAM) to install and personalize the e-purse applet in the smart card, and

creating a security channel on top of the initial security channel to protect subsequent operations of the smart card with the e-purse SAM, wherein any subsequent operation of the emulator is conducted over the security channel via the e-purse applet;

the payment server associated with an issuer authorizing the e-purse applet; and

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