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14/619,741 11 February 2015 (11.02.2015) US(71) Applicant: **MASTERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).(72) Inventors: **SYED, Salman, H.**; 28210 Town Green Drive, Elmsford, NY 10523 (US). **KUTSCH, Michael, V.**; 10 Fernwood Avenue, Rye, NY 10580 (US). **LULIC, Mark**; 3437 Stoney Street, Mohegan Lake, NY 10547 (US).(74) Agents: **OTTERSTEDT, Paul, J.** et al.; Otterstedt, Ellenbogen & Kammer, LLP, 500 West Putnam Avenue, Suite 400, Greenwich, CT 06830 (US).

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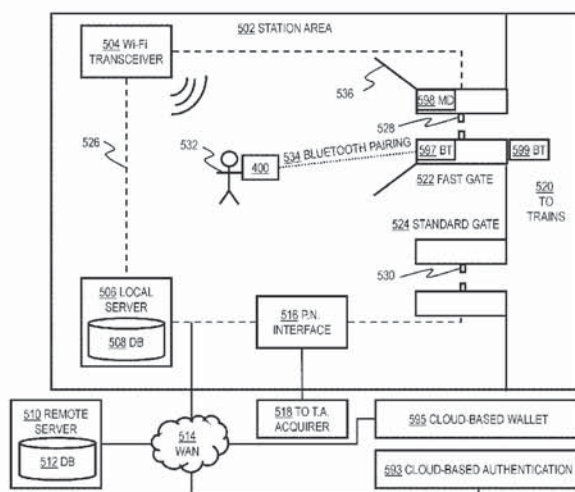


FIG. 5

(57) **Abstract:** A communications network places in data communication an access point controlling access to a controlled access area; a server; and a medium-long range wireless communications transceiver. The transceiver detects presence of a portable electronic device outside the access point. The server obtains an indication that a user of the portable electronic device has been authenticated to the portable electronic device and initiates a payment approval process which is completed before the user seeks to pass through the access point. Based at least in part on the authentication and success of the payment approval process, the server provides to the access point an electronic token indicating that the user, bearing the portable electronic device, is to be allowed to pass through the access point into the controlled access area.