

1) Family number: 62794019 (US2016191236 AA)

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Title: HYBRID INTEGRATION OF SOFTWARE DEVELOPMENT KIT WITH SECURE EXECUTION ENVIRONMENT
Priority: US20140098788P 20141231 US20150985853 20151231 US20180165955 20181019
US20190672219 20191101

Family:	Publication number	Publication date	Application number	Application date
	US10187363 BB	20190122	US20150985853	20151231
	US2016191236 AA	20160630	US20150985853	20151231
	US10511583 BB	20191217	US20180165955	20181019
	US2019124057 AA	20190425	US20180165955	20181019
	US2020067897 AA	20200227	US20190672219	20191101

Probable Assignee: VISA INT SERVICE ASS
Assignee(s):(std): BHATTACHARYA SOUMENDRA ; SMIRNOFF SERGEY ; VISA INT SERVICE ASS
Assignee(s): VISA INT SERVICE ASSOCIATION
Inventor(s):(std): BHATTACHARYA SOUMENDRA ; SMIRNOFF SERGEY
Agent(s): KILPATRICK TOWNSEND AND STOCKTON; KILPATRICK TOWNSEND AND STOCKTON LLP
International class (IPC 8-9): H04L29/06 H04L9/08
CPC: H04L63/062 H04L9/0822 H04L9/0861 H04L9/0897
US class: 1/1 713/171

[Classification Explorer](#)

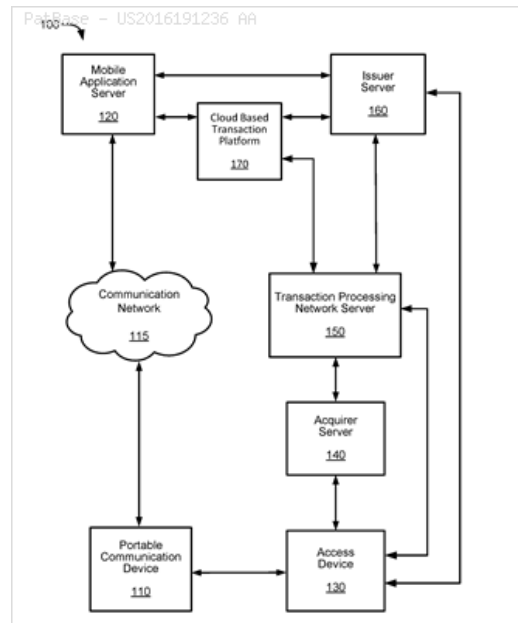
Cited documents: WO20090325523, KR20090021388 A, US2016021109 AA, US2013013931 AA, US8473754 BB, WO09025605 A2, WO0201520 A1, WO0116900 A2, WO05109360 A1, WO15113841 A1, WO14012037 A1, WO13179271 A2, WO13155627 A1, WO13130982 A1, WO13119914 A1, WO13116817 A1, WO13101035 A1, WO13096486 A1, WO13056104 A1, WO13049213 A1, WO13048538 A1, WO12167941 A1, WO12142370 A2, WO12098556 A1, WO12068078 A2, WO10078522 A1, WO09052634 A1, WO09032523 A1, WO09025605 A3, WO08014554 A1, WO06113834 A2, WO06099294 A1, WO04042536 A2, WO03047208 A1, WO02059727 A2, WO200201520, WO0135304 A1, WO200116900, RU2331110 C2, RU2252451 C2, KR20100110642 A, KR20090044619 A, KR20080021388 A, KR20080051198 A, KR20080039330 A, KR20080026802 A, KR20070100076 A, KR20060096821 A, KR20050019674 A, KR20000054496 A, JP2008210370 A2, GB2459850 A1, EP2515472 A1, EP2156397 A1, EP2098985 A2, EP1168265 A1, EA011495 B1, CN102103683 A, US2015180836 AA, US2014246492 AA, US2014236842 AA, US2014129438 AA, US2014123237 AA, US2014108265 AA, US2014108263 AA, US2014100973 AA, US2014074724 AA, US2014074637 AA, US2014074635 AA, US2014052637 AA, US2014052620 AA, US2014052532 AA, US2014046853 AA, US2014041018 AA, US2014040628 AA, US2014040149 AA, US2014040148 AA, US2014040145 AA, US2014040144 AA, US2014040139 AA, US2014040137 AA, US2014032418 AA, US2014032417 AA, US2014025958 AA, US2014025585 AA, US2014025581 AA, US2014020073 AA, US2014013114 AA, US2014013106 AA, US2014007213 AA, US2013346314 AA, US2013340048 AA, US2013339253 AA, US2013339166 AA, US2013332344 AA, US2013317982 AA, US2013311382 AA, US2013308778 AA, US2013305035 AA, US2013304649 AA, US2013297508 AA, US2013297504 AA, US2013282588 AA, US2013282575 AA, US2013282502 AA, US2013275308 AA, US2013275307 AA, US2013275300 AA, US2013268776 AA, US2013262317 AA, US2013262316 AA, US2013262315 AA, US2013262302 AA, US2013262296 AA, US2013254117 AA, US2013254102 AA, US2013254052 AA, US2013254028 AA, US2013246267 AA, US2013246259 AA, US2013246258 AA, US2013246203 AA, US2013246202 AA, US2013232083 AA, US2013226813 AA, US2013226812 AA, US2013218698 AA, US2013212666 AA, US2013212024 AA, US2013212019 AA, US2013212017 AA, US2013212007 AA, US2013204793 AA, US2013204787 AA, US2013200146 AA, US2013198071 AA, US2013191289 AA, US2013191286 AA, US2013185202 AA, US2013179348 AA, US2013173736 AA, US2013166456 AA, US2013166448 AA, US2013166402 AA, US2013159186 AA, US2013159178 AA, US2013145455 AA, US2013145172 AA, US2013145148 AA, US2013144888 AA, US2013140360 AA, US2013138525 AA, US2013124364 AA, US2013124291 AA, US2013124290 AA, US2013117185 AA, US2013111599 AA, US2013110658 AA, US2013091028 AA, US2013086375 AA, US2013081122 AA, US2013054474 AA, US2013054466 AA, US2013054337 AA, US2013054336 AA, US2013028502 AA, US2013019098 AA, US2013017784 AA, US2012324566 AA, US2012317628 AA, US2012317036 AA, US2012317035 AA, US2012316992 AA, US2012310831 AA, US2012310725 AA, US2012304273 AA, US2012303961 AA, US2012303503 AA, US2012300932 AA, US2012297446 AA, US2012290376 AA, US2012271770 AA, US2012265631 AA, US2012246071 AA, US2012246070 AA, US2012233004 AA, US2012231844 AA, US2012215696 AA, US2012215688 AA, US2012203666 AA, US2012203664 AA, US2012197807 AA, US2012185386 AA, US2012173431 AA, US2012158593 AA, US2012158580 AA, US2012143772 AA, US2012143767 AA, US2012143752 AA, US2012129514 AA, US2012124394 AA, US2012123940 AA, US2012123882 AA, US2012116902 AA, US2012095865 AA, US2012095852 AA, US2012084206 AA, US2012078799 AA, US2012078798 AA, US2012078735 AA, US2012072350 AA, US2012066078 AA, US2012047237 AA, US2012041881 AA, US2012035998 AA, US2012028609 AA, US2011302081 AA, US2011295745 AA, US2011276425 AA, US2011276424 AA, US2011276418 AA, US2011276381 AA, US2011276380 AA, US2011272478 AA, US2011272471 AA, US2011246317 AA, US2011238579 AA, US2011238573 AA, US2011238511 AA, US2011208529 AA, US2011191244 AA, US2011184867 AA, US2011161233 AA, US2011154466 AA, US2011153437 AA, US2011125597 AA, US2011112920 AA, US2011112918 AA, US20111093397 AA, US2011087596 AA, US2011083018 AA, US2011040640 AA, US2011016320 AA, US2011016047 AA, US2011010292 AA, US2010325041 AA, US2010318801 AA, US2010306076 AA, US2010293382 AA, US2010293381 AA, US2010293189 AA, US2010291904 AA, US2010274721 AA, US2010274692 AA, US2010258620 AA, US2010257102 AA, US2010235284 AA, US2010228668 AA, US2010223186 AA, US2010223184 AA, US2010211505 AA, US2010185545 AA, US2010176935 AA, US2010161433 AA, US2010145860 AA, US2010138347 AA, US2010133334 AA, US2010125516 AA, US2010120408 AA, US2010114776 AA, US2010106644 AA, US2010094755 AA, US2010088237 AA,

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Forward Citations: US2016379208 AA, US10826702 BB, US10805070 BB, NO344911 B1, US10749690 BB, US10735491 BB, EP3619636 A4, CN106992851 B, WO20036931 A1, US2017270528 AA, US2018006821 AA, US2016234244 AA, US10516690 BB, US10505940 BB, US2018183804 AA, US10397238 BB, NO20172032 A, US10372656 BB, CN106992851 A, US10178087 BB, WO18164516 A1, WO18057592 A1, US10853859 BB, US10853501 BB, US10846261 BB, US10846433 BB, US10848523 BB, US10496974 BB, US2016283928 AA,

Abstract:

A portable communication device may include a mobile application executing in an application execution environment and a secure application executing in a trusted execution environment. The secure application may receive, from the mobile application, a storage request to store sensitive data. The storage request may include an encrypted data type identifier and an encrypted sensitive data. The secure application may decrypt the encrypted data type identifier and the encrypted sensitive data using a transport key, and re-encrypt the sensitive data using a storage key. The re-encrypted sensitive data can then be stored in a memory of the portable communication device which is outside the trusted execution environment.



2) Family number: 40891303 (US2007282858 AA)

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Title: SYSTEM AND METHOD FOR PLAYING RICH INTERNET APPLICATIONS IN REMOTE COMPUTING DEVICES

Priority: US20060809924P 20060601 US20070755079 20070530 US20070969428P 20070831
 US20080198944 20080827 WO2008US74537 20080828 US20090291807P 20091231
 US20100850685 20100805 WO2010US44638 20100806 US20110080047 20110405
 US20110553653P 20111031 US20120594474P 20120203 US20120663561 20121030
 WO2012US62645 20121031 US20130756620 20130201 WO2013US24578 20130204

Family:

Publication number	Publication date	Application number	Application date
AU2010337356 AA	20110707	AU20100337356	20100806
BRPI0815316 A2	20190924	BR2008PI15316	20080828
CA2786379 AA	20110707	CA20102786379	20100806
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EP2801062 A4	20151028	EP20120844813	20121031
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WO13066910 A1	20130510	WO2012US62645	20121031
WO13116817 A1	20130808	WO2013US24578	20130204

Probable Assignee: INGENICO INC

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Agent(s): AKC PATENTS; AKC PATENTS LLC; ALIKI K; BAXTER IP; BAXTER PATENT ATTORNEYS PTY LTD; COLLINS ALIKI K; COLLINS ALIKI K PH D; DEETH WILLIAMS WALL LLP; HELLMICH WOLFGANG; OHLANDT GREELEY RUGGIERO AND PERLE LLP; RAPISARDI MARIACRISTINA; REED SMITH RICHARDS BUTLER; WENPING AND CO

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZZ

International class (IPC 8-9): G06F15/16 G06F17/00 G06F17/30 G06F21/20 G06F9/44 G06F9/54 G06K G06K9/18 G06Q G06Q20/00 G06Q20/20 G06Q20/32 G06Q20/34 G06Q20/36 G06Q20/38 G06Q20/40 G06Q30/00 G06Q30/02 G06Q30/04 G06Q30/06 G06Q40/02 H04B H04B5/02 H04L H04L29/06 H04L29/08 H04W4/00

International class (IPC 1-7): G06F15/16 G06F17/00

CPC: G06Q20/32 G06Q20/322 G06Q30/02 G06Q30/0269 G06Q30/06 G06Q30/0601 G06Q30/0603 G06Q30/0631 H04L29/0809 H04L63/0823 H04L63/168 H04L67/02 G06F8/20 G06F8/38 G06Q20/20 G06Q20/327 G06Q20/36 G06Q20/385 G06Q20/387 G06Q20/353 G07F7/0886 G06Q20/4016 G06Q30/0201 G06Q30/0207 G06Q30/04 G06Q30/0613 G06Q40/02 H04L63/0838 H04L29/08144 H04L29/08198 H04L67/1002 H04L67/1014 G06F17/00 G06Q20/00 H04L29/06 G06Q20/3278 H04W4/80 G06Q20/027 G06K9/18 G06Q20/40

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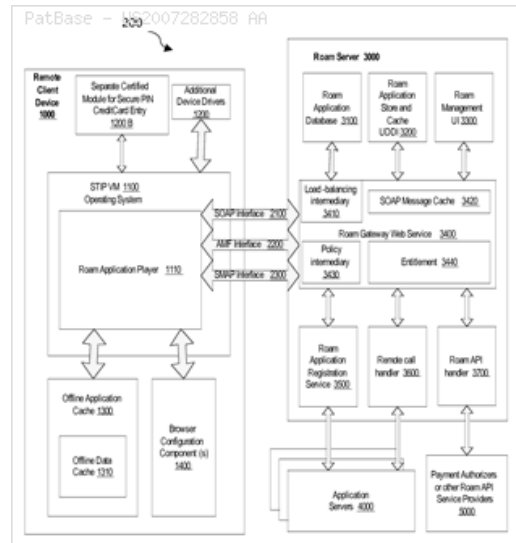
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Abstract:

A system and a method of playing rich internet applications on remote computing devices by using a certifying player to invoke server-side web services through a single, secure, certifying intermediary server. The application player resides in the remote computing device and is configured to be executed by the remote computing device. The intermediary server is configured to communicate with the remote computing device via a network connection and to receive message requests from the application player and to send message responses to the application player. The intermediary server provides access of the RIA to the remote computing device by accessing an application server, where the RIA resides, via a single, secure and access-controlled network connection. The application player requests functionality of the RIA from the intermediary server via message requests and interprets the message responses received from the intermediary server. The message requests and responses may be Extensible Mark-up Language (XML) messages.

**3) Family number: 57313068** (US2014246490 AA)

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Title: SYSTEM AND METHOD FOR SECURELY LOADING, STORING AND TRANSMITTING MAGNETIC STRIPE DATA IN A DEVICE WORKING WITH A MOBILE WALLET SYSTEM

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Agent(s): AB KIAP; ASAMURA PATENT OFFICE PC; BRIAN; BRIAN L; CUNDY JACK WILLIAM; DAVID; GRIFFITH HACK; LIU SHEN AND ASSOCIATES; MARKS AND CLERK; MEIER FLORIAN; MICHAELIS BRIAN; MICHAELIS BRIAN ET AL; RIDOUT AND MAYBEE LLP; SEYFARTH SHAW LLP; SPRUSON AND FERGUSON; SPRUSON AND FERGUSON ASIA PTE LTD; YURIDICHESKAYA GORODISSKIJ I PARTNER Y OOO FA

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TT TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

International class (IPC 8-9): G06K19/06 G06K5/00 G06K7/08 G06Q G06Q20/00 G06Q20/02 G06Q20/04 G06Q20/12 G06Q20/20 G06Q20/32 G06Q20/34 G06Q20/36 G06Q20/38 G06Q20/40 G06Q30/06 G06Q40/00 G07G1/14 G09C1/00 G6Q20/40 H04W88/02

CPC: G06K7/08 G06Q20/00 G06Q20/02 G06Q20/20 G06Q20/322 G06Q20/326 G06Q20/3272 G06Q20/347 G06Q20/3674 G06Q20/3823 G06Q20/12 G06Q20/202 G06Q20/32 G06Q20/3255 G06Q20/3274 G06Q20/3825 G06Q20/385 G06Q20/40 G06Q20/409 G06Q2220/00 G06Q30/06 G07F7/088 H04W88/02 G06Q20/3226 G06Q20/3227 G06Q20/327 G06Q20/3278 G06Q20/34 G06Q20/367 G06Q20/382 G06Q30/0601 G06K19/06037 G06Q20/3276 G06Q20/36 G06Q20/4012 G06Q20/40145 G06Q20/4018 G06Q20/405

US class: 1/1 235/379 235/380 235/449 705/21 705/44 705/65 705/67 705/73

JP class F-Term: 5B035 5B072 5J104 5L055 3E142 5B055 5J104/AA07 5J104/AA16 5J104/AA32 5J104/EA08 5J104/EA17 5J104/KA02 5J104/NA06 5J104/NA35 5J104/NA36 5J104/NA38 5J104/PA10 5L055/AA66 3E142/AA08 3E142/GA03 3E142/GA16 3E142/GA35 3E142/HA01 3E142/JA03 5L055/AA05 5L055/AA13 5L055/AA62 5L055/AA64 5L055/AA73

JP class F-Index: G06K19/06,206 G06K7/08,040 G06Q20/34,340 G09C1/00,660@A G06Q20/02,300 G06Q20/34,390 G06Q20/40,300 G07G1/14 G06Q20/04,310 G06Q20/32,300 G06Q20/32,330 G06Q20/34 G06Q20/36,310 G06Q20/40 G06Q20/40,350

[Classification Explorer](#)

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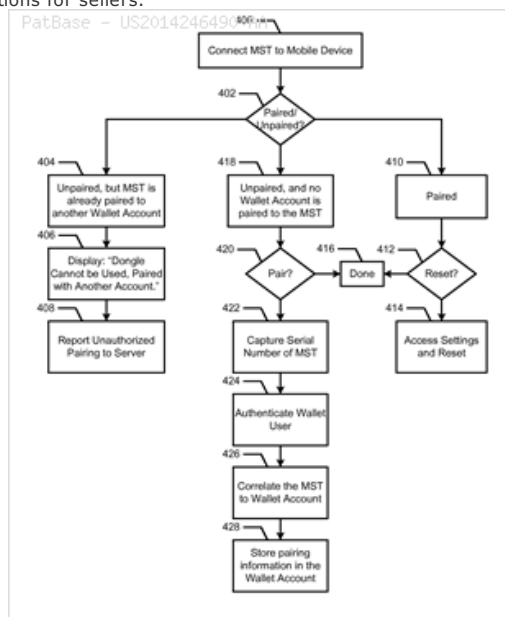
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Abstract:

A system and method for a payment card capture, storage and transmission device with magnetic stripe transmission capabilities without contact with the magnetic reader head including a magnetic field transmitter including a driver and inductor, a microprocessor, a memory storage or secure element, a battery, a magnetic stripe reader (MSR), an audio jack interface working in conjunction with a consumer mobile communication device and wallet application for capturing magnetic stripe card data, storing the data securely, and transmitting such data to a merchant's point of sale (POS) terminal, checkout system, or other MSR device. The system provides a convenient buying experience for buyers, and secure and informative transactions for sellers.



4) Family number: 57438836 (US2014289130 AA)

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Title: SECURE REMOTELY CONFIGURABLE POINT OF SALE TERMINAL

Priority: US20130804773P 20130325 US20140224461 20140325 GB20150003586 20150303
 WO2015GB50869 20150324 AU20150238048 20150324 US20150129308 20150324
 AU20200260506 20201029

Family:	Publication number	Publication date	Application number	Application date
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	AU2020260506 AA	20201126	AU20200260506	20201029
	BR112016021876 A2	20180703	BR20161121876	20150324

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EP3123424 A1	20170201	EP20150714898	20150324
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IL247965 A0	20161130	IL20150247965	20150324
IN201617036423 A	20170324	IN201617036423	20161024
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MX2016012331 A1	20170427	MX20160012331	20150324
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SG11201607921U A1	20161028	SG20161107921	20150324
SG10201808318V A1	20181030	SG20181008318	20150324
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US2017178116 AA	20170622	US20150129308	20150324
WO15145131 A1	20151001	WO2015GB50869	20150324

Probable Assignee: IAXEPT LTD

Assignee(s):(std): IAXEPT LTD ; JAYET STEPHANE ; SAVOLAINEN RISTO

Assignee(s): HILLOA LTD

Inventor(s):(std): JAYET STEPHANE ; MAILLOT PATRICK GILLES ; RISTO SAVOLAINEN ; SAVOLAINEN RISTO ; SAVOLAINEN RISTO KALEVI ; STEPHANE JAYET

Agent(s): CANTAB IP PTE LTD; FISHER ADAMS KELLY CALLINANS; SPRUSON AND FERGUSON; TEITELBAUM AND MACLEAN; TEITELBAUM BOUEVITCH AND MCLACHLEN; WILLIAMS POWELL

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

International class (IPC 8-9): G06Q G06Q20/12 G06Q20/20 G06Q20/32 G06Q20/36 G06Q20/38 G07G1/00

CPC: G06Q20/12 G06Q20/20 G06Q20/202 G06Q20/322 G06Q20/3227 G06Q20/3229 G06Q20/327 G06Q20/3829 G07G1/0009 G06Q20/3221 G06Q20/363 G06Q20/3821

US class: 1/1 705/16 705/71

JP class F-Term: 5B055 5L055 5L055/AA64

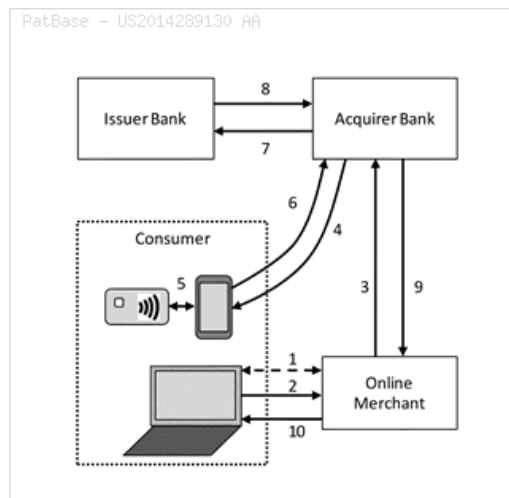
[Classification Explorer](#)

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Forward Citations: US10832240 BB, US2020058029 AA, US2018144310 AA, US10769597 BB, US10846696 BB, US10699274 BB, US10679212 BB, WO20091722 A1, US10373149 BA, US10255593 BA, US10229404 BA, US10193700 BB, CN104410641 A, US9613353 BA, WO16137304 A1, WO16082673 A1, WO20101049 A1, KR20190084158 A, KR102070114 B1, EP3536740 A1,

Abstract:

The embodiment(s) relate to a method of remotely configuring a Point-of-Sale (PoS) terminal. The method includes generating, at a merchant device, payment information based on a transaction input, signing the generated payment information with a private key, and transmitting the signed payment information and a public key certificate signed by a certificate authority to the PoS terminal for validation of the payment information at the PoS terminal using the public key certificate. The PoS terminal configures a terminal profile of the PoS terminal according to instructions received in the payment information from the merchant device when the payment information is validated at the PoS terminal.



Title: SYSTEM AND METHOD FOR ELECTRONIC FUND TRANSFERS FOR USE WITH GAMING SYSTEMS

Priority: US20080156444 20080530 US20100354339P 20100614 US20110156444 20110609
US20140932777P 20140128 US20140210450 20140314 US20140210456 20140314
US20140210445 20140314 US20140210453 20140314 US20140992221P 20140513
US20140056245P 20140926 US20150588936 20150103 US20150608138 20150128
US20150710109 20150512 US20150867001 20150927 US20170657272 20170724
US20180870998 20180114 US20190292067 20190304 US20190677399 20191107

Publication number	Publication date	Application number	Application date
US2012142403 AA	20120607	US20110156444	20110609
US8715066 BB	20140506	US20110156444	20110609
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US8979642 BB	20150317	US20140210445	20140314
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US2015148120 AA	20150528	US20150588936	20150103
US9875611 BB	20180123	US20150588936	20150103
US10223866 BB	20190305	US20150608138	20150128
US2015187177 AA	20150702	US20150608138	20150128
US2015339654 AA	20151126	US20150710109	20150512
US9779397 BB	20171003	US20150710109	20150512
US2016027252 AA	20160128	US20150867001	20150927
US9728039 BB	20170808	US20150867001	20150927
US10706680 BB	20200707	US20170657272	20170724
US2018130295 AA	20180510	US20170657272	20170724
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US2018322735 AA	20181108	US20180870998	20180114
US2020066095 AA	20200227	US20190292067	20190304
US2020226881 AA	20200716	US20190677399	20191107
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WO11159577 A3	20120419	WO2011US40047	20110610
WO15116728 A1	20150806	WO2015US13365	20150128
WO15175577 A1	20151119	WO2015US30438	20150512
WO16049660 A1	20160331	WO2015US52738	20150928

Probable Assignee: AUTOMATED CASH SYSTEMS INC**Assignee(s):(std):** AKMON GEORGE J ; AUTOMATED CASH SYSTEMS INC ; AUTOMATED CASH SYSTEMS LLC ; AUTOMATED CASHLESS SYSTEMS INC ; BISHOP RONALD L ; DALY MICHAEL ; GRAYLIN WILL W ; PRATHER JOHN B ; QUICK SHAWN ; QUICK SHAWN D ; SACKRISON MICHAEL ; VRUDNY NOAH ; WARNER STEPHEN L ; WEISS DAVID M**Inventor(s):(std):** AKMON GEORGE J ; BISHOP RONALD L ; DALY MICHAEL ; GRAYLIN WILL W ; PRATHER JOHN B ; QUICK SHAWN ; QUICK SHAWN D ; QUICK SHAWN G ; SACKRISON MICHAEL ; VRUDNY NOAH ; WARNER STEPHEN L ; WARNER STEPHEN L ; WEISS DAVID M**Agent(s):** COLLINS ALIKI K ; D C ; DC WILLIAMS PE ; KERR IP GROUP LLC ; KERR MICHAEL A ; WILLIAMS DC**Designated states:** AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW**International class (IPC 8-9):** A63F9/00 A63F9/24 G06F17/00 G06F19/00 G06Q20/00 G06Q20/02 G06Q20/04 G06Q20/10 G06Q20/20 G06Q20/32 G06Q20/40 G06Q30/06 G06Q40/00 G06Q40/02 G06Q50/00 G06Q50/34 G07F17/32 G07F17/42 G07F7/10**CPC:** G06Q20/027 G06Q20/10 G06Q40/02 G06Q50/34 G07F17/3244 G07F17/3248 G07F17/3223 G07F17/3225 G06Q20/1085 G07F17/32 G06Q20/047 G06Q20/202 G06Q20/204 G06Q20/206 G06Q20/209 G06Q20/325 G06Q20/401 G07F17/322 G07F17/3251 G07F17/42 G07F7/10 G07F17/3241 G06Q20/045 G06Q20/105 G06Q20/381 G06Q30/02 G06Q30/06**US class:** 1/1 463/13 463/13P 463/16 463/18 463/18S 463/19 463/19S 463/20 463/20S 463/25 463/25S 463/27 463/29 463/42[Classification Explorer](#)**Cited documents:** KR200291099, US6014648 A, US2009030694 AA, US2008183605 AA, US2008027860 AA, US2005065876 AA, US2004188221 AA, US9900776 BA, US9728039 BB, US9662571 BA, US9586139 BB, US9294604 BA, US8956233 BB, US8388448 BB, US8282748 BB, US8038532 BB, US8021231 BB, US7972214 BB, US7861002 BB, US7846020 BB, US7455591 BB, US7201660 BB, US6893347 BA, US6674995 BA, US6629890 BB, US6524189 BA, US6508710 BA, US6287200 BA, US5761647 A, US5702305 A, US5618045 A, US5415416 A, US5259613 A, US2012258795 AA, US2011250972 AA, US2010062834 AA, US2009291755 AA, US2007060363 AA, US2006111168 AA, US2005261058 AA, US2003022719 AA, US2002006825 AA, WO9634345 A1, WO1996034345 A1, US8979644 BB, US8979643 BB, US8979642 BB, US8968075 BB, US8715066 BB, US7857207 BA, US7844255 BB, US7828647 BA, US7819742 BB, US7780526 BB, US7625279 BA, US7232371 BB, US7217190 BB, US7137889 BA, US7004837 BA, US6997807 BB, US6890258 BB, US6866586 BB, US6793134 BB, US6645077 BB, US6547131 BA, US6511377 BA, US6304860 BA, US6251014 BA, US5557086 A, US2016027252 AA, US2016007622 AA, US2015339654 AA, US2015187177 AA, US2015148120 AA, US2015145120 AA, US2014200073 AA, US2014194195 AA,

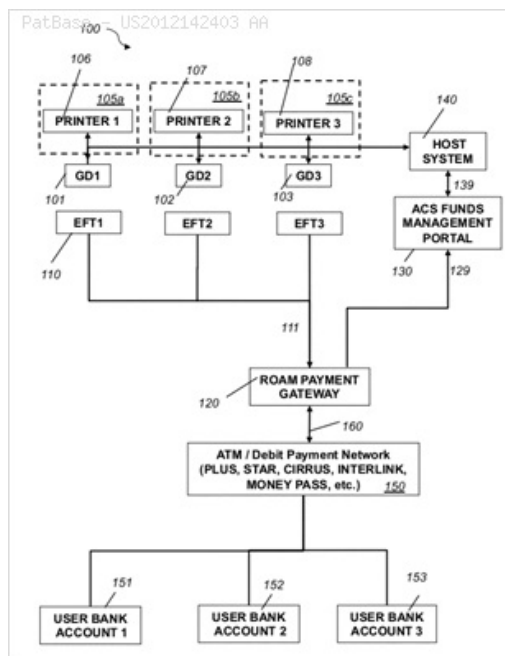
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Abstract:

An electronic fund transfer (EFT) system for managing and transferring electronic funds from a user's financial account to a credit system includes a credit system configured to dispense credit to a user via physical or electronic credit means, an electronic fund transfer (EFT) device, a secure payment gateway configured to connect to the user's financial accounts via a financial asynchronous transfer mode (ATM) network, a host system connected to the credit system via a local network, a funds management portal connected to the host system and the secure payment gateway, and means for transferring electronic funds from the user's financial account to the credit system via the secure payment gateway. The funds management portal accounts and reconciles the transferred electronic funds. All communications between the secure payment gateway and the host system pass through the funds management portal. The EFT device includes a secure client-side application for receiving instructions from the user for transferring electronic funds from the user's financial account to the credit system and means for transmitting the fund transfer instructions to the user's financial account. The EFT device is configured to connect to the secure payment gateway and to communicate with the user's financial account and to transmit the instructions for transferring electronic funds from the user's financial account to the credit system via the secure payment gateway.



6) Family number: 41630659 (US2008073426 AA)

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Title:	METHOD AND APPARATUS FOR PROVIDING ELECTRONIC PURSE					
Priority:	US20060534653	20060924	US20070739044	20070423	CN200810087747	20080326
	US20120350834	20120116	US20120350832	20120116	US20120350835	20120116
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Agent(s): JOE; LOGICPATENTS LLC; SILICON VALLEY PATENT AGENCY; WUXI SINO IP AGENCY LTD; ZHENG JOE

International class (IPC 8-9): G06F19/00 G06F21/00 G06F21/44 G06F9/455 G06G1/12 G06K5/00 G06Q20/00 G06Q20/02 G06Q20/06 G06Q20/10 G06Q20/16 G06Q20/20 G06Q20/30 G06Q20/32 G06Q20/34 G06Q20/36 G06Q20/38 G06Q20/40 G06Q20/42 G06Q30/00 G06Q30/04 G06Q30/06 G06Q40/00 G07G1/12 H04B5/00 H04L29/06 H04L29/08 H04L9/08 H04L9/32 H04W12/04 H04W12/08

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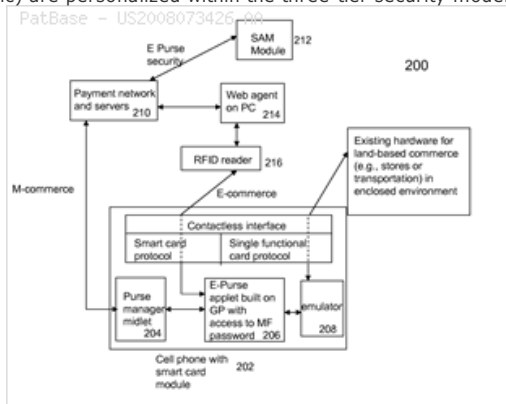
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Abstract:

Techniques for portable devices functioning as 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 emulator therein. The transactions may be conducted over a wired network or a wireless network. A three-tier security model is contemplated to support the security of the transactions from the e-purse. The three-tier security model includes a physical security, an e-purse security and a card manager security, concentrically encapsulating one with another. Security keys (either symmetric or asymmetric) are personalized within the three-tier security model.



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Title:	MOBILE PHONE PAYMENT PROCESSING METHODS AND SYSTEMS			
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Designated states:

AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

International class (IPC 8-9):

G06F17/00 G06F21/30 G06F21/33 G06F21/35 G06F21/36 G06F21/43 G06K17/00 G06K9/18 G06Q20/00 G06Q20/06 G06Q20/08 G06Q20/10 G06Q20/12 G06Q20/18 G06Q20/20 G06Q20/32 G06Q20/34 G06Q20/36 G06Q20/38 G06Q20/40 G06Q20/42 G06Q30/00 G06Q30/02 G06Q30/06 G06Q40/02 G07D13/00 G07F19/00 G07G1/00 G07G1/12 H04B5/02 H04L29/06 H04M11/00 H04M3/42 H04N5/225 H04W12/06

CPC:

G06Q20/108 G06Q20/20 G06Q20/204 G06Q20/322 G06Q20/3227 G06Q20/3276 G06Q20/3674 G06Q20/401 G06Q30/0253 G06Q30/06 G06F21/335 G06F21/35 G06F21/36 G06F21/43 G06F2221/2101 G06F2221/2111 G06F2221/2117 G06F2221/2119 G06Q20/1085 G06Q20/3223 G06Q20/327 G06Q20/3274 G06Q20/3821 G06Q20/40145 G06Q40/02 G07F19/20 G07F19/203 G07F19/211 H04L63/18 H04W12/0608 H04W12/0609 G06Q20/12 G06Q20/32 G06Q20/36 G06Q20/385 G06Q20/3278 G06Q20/387 G06Q20/40 G06Q20/382 G06Q20/102 G06Q20/4014 G06Q30/0226 G06Q30/0241 G06Q20/4037 G06Q20/42 G06Q30/0609

US class:

1/1 235/379 235/379P 348/207.99 348/207.990S 348/E5.024 348/E50.24S 370/259 455/414.1 705/14.51 705/14.510P 705/16 705/16S 705/21 705/40 705/41 705/42 705/42S 705/43 705/44 705/67

JP class F-Term:

3E142 5B055 5L055 3E040 3E141 5K201 3E142/CA11 5K201 3E142/AA08 3E142/CA17 3E142/FA03 3E142/FA27 3E142/GA03 3E142/GA17 3E142/HA03 3E142/HA13 3E142/JA03 5L055/AA75 3E040/BA07 3E040/CA14 3E040/DA02 3E040/EA04 5K201/AA05 5K201/AA09 5K201/BA17 5K201/EC05 5K201/ED05 5K201/EF05 5K201/EF10 5L055/AA39 5L055/BB32 5L055/AA15 5L055/AA42 5L055/AA64

JP class F-Index:

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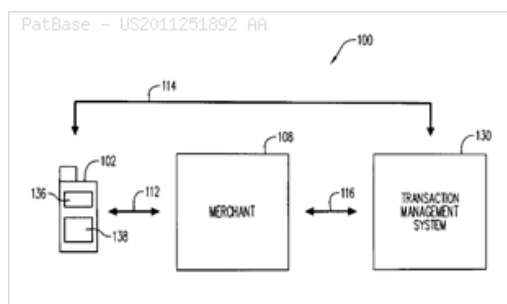
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Abstract:

Embodiments provide systems, methods, processes, computer program code and means for using mobile devices to conduct payment transactions at merchant locations including brick and mortar locations and remote locations as well as for person to person transactions.



8) Family number: 76517738 (US10475024 BA)

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Title: SECURE SMART CARD TRANSACTIONS

Priority: US20120652365 20121015

Family:

Publication number	Publication date	Application number	Application date
US10475024 BA	20191112	US20120652365	20121015

Probable Assignee: SQUARE INC

Assignee(s):(std): SQUARE INC

Inventor(s):(std): BEHREN ROBERT VON ; QUIGLEY OLIVER S

Agent(s): POLSINELLI PC SQUARE

International class (IPC) G06Q20/34 G06Q20/38

8-9):

CPC: G06Q20/204 G06Q20/3223 G06Q20/34 G06Q20/341 G06Q20/3415 G06Q20/382 G06Q20/38215 G06Q20/3829 G06Q20/4012 G06Q20/40975 G07F7/0873 G07F7/0893

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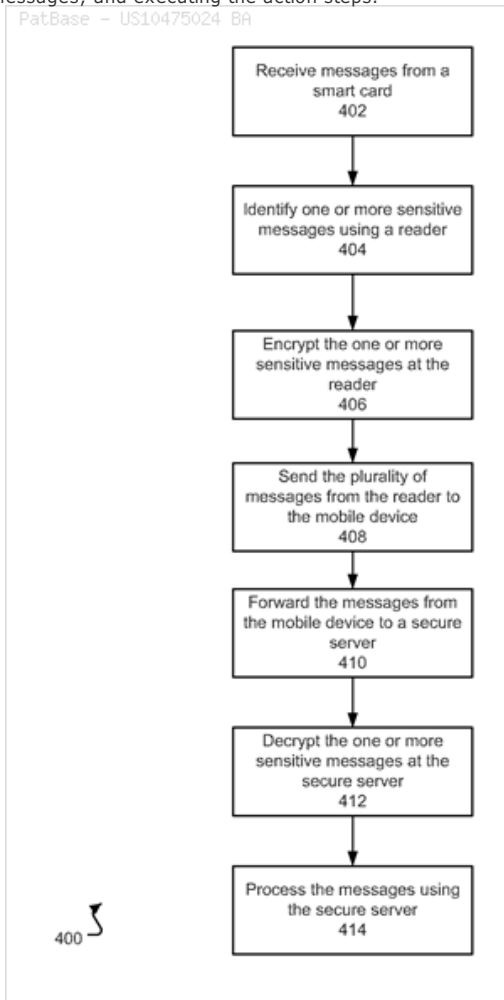
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Forward Citations: US10753982 BB,

Abstract:

A method of securely conducting a financial transaction includes receiving, at a card reader, a first plurality of messages from a smart card; identifying, using the reader, one or more sensitive messages in the first plurality of messages, where the first plurality of messages conforms to a protocol of the financial transaction; encrypting, using the reader, the one or more sensitive messages using a cryptographic key of the reader to generate encrypted messages; formatting, using the reader, a second plurality of messages according to the protocol to send to a mobile device, where the second plurality of messages includes the encrypted messages and messages in the first plurality of messages that are not sensitive; determining, using a mobile device, action steps according to the protocol, where the action steps are determined from the second plurality of messages; and executing the action steps.

PatBase - US10475024 B1



9) Family number: 60901189 (US2015339664 AA)

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Title: OFFLINE AUTHENTICATION

Priority: US20140001255P 20140521 WO2015US31968 20150521 AU20150264124 20150521
US20150719014 20150521 AU20190210677 20190802

Family:	Publication number	Publication date	Application number	Application date
	AU2015264124 AA	20161110	AU20150264124	20150521
	AU2015264124 BB	20190509	AU20150264124	20150521
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	US2015339664 AA	20151126	US20150719014	20150521
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Probable Assignee: VISA INT SERVICE ASSOCIATION

Assignee(s):(std): AABYE CHRISTIAN ; FLURSCHEIM CHRISTIAN ; JONES CHRISTOPHER ; VISA INT SERVICE ASS ; WONG ERICK

Assignee(s): VISA INT SERVICE ASSOCIATION

Inventor(s):(std): AABYE CHRISTIAN ; FLURSCHEIM CHRISTIAN ; JONES CHRISTOPHER ; WONG ERICK

Agent(s): DERRY PAUL STEFAN; EIP; KILPATRICK TOWNSEND AND STOCKTON LLP; PHILLIPS ORMONDE FITZPATRICK; SPRUSON AND FERGUSON; TSE MICHAEL ET AL

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

International class (IPC) G06Q20/38 G06Q20/40 H04L29/06 H04L9/32 H04W12/06 H04W12/10 H04W4/60

8-9):

CPC: G06Q20/3829 G06Q20/401 G06Q2220/00 H04L2209/56 H04L63/0823 H04L63/126 H04L9/3234 H04L9/3236 H04L9/3247 H04L9/3263 H04L9/3297 H04W12/0605 H04W12/0608 H04W12/0609 H04W12/10 H04W4/60

US class: 705/71

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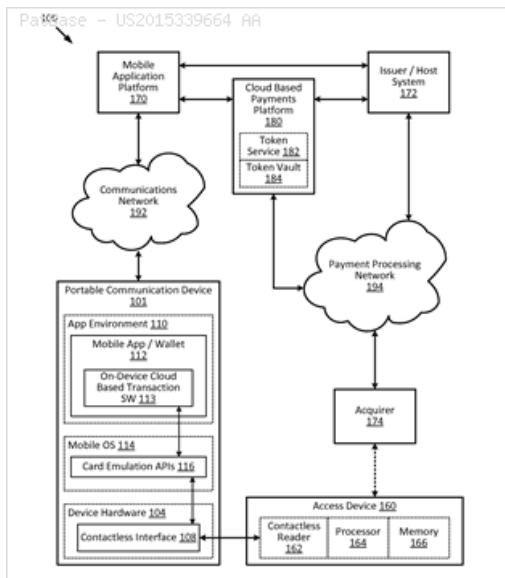
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Abstract:

Techniques for enhancing the security of a communication device when conducting a transaction using the communication device may include using a limited-use key (LUK) to generate a transaction cryptogram, and using a signature key to generate a signature. The transaction can be an offline data authentication transaction, and access can be granted based on authentication of the signature prior to verifying the transaction cryptogram.



10) Family number: 59583664 (US2015178724 AA)

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Title: LIMITED-USE KEYS AND CRYPTOGRAMS

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Probable Assignee: VISA INT SERVICE ASSOCIATION

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Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

International class (IPC 8-9): G06Q20/32 G06Q20/38 G06Q20/40 H04L29/06 H04L9/06 H04L9/08 H04L9/32

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US class: 1/1 705/71 705/76 713/172

JP class F-Term: 5J104 5J104/AA16 5J104/EA02 5J104/EA06 5J104/EA18 5J104/NA02 5J104/NA37 5J104/PA02

JP class F-Index: H04L9/00,601@C H04L9/00,601@E H04L9/00,601@B

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Abstract:

Techniques for enhancing the security of a communication device when conducting a transaction using the communication device may include encrypting account information with a first encryption key to generate a second encryption key, and encrypting key index information using the second key to generate a limited-use key (LUK). The key index information may include a key index having information pertaining to generation of the LUK. The LUK and the key index can be provided to the communication device to facilitate generation of a transaction cryptogram for a transaction conducted using the communication device, and the transaction can be authorized based on the transaction cryptogram generated from the LUK.

