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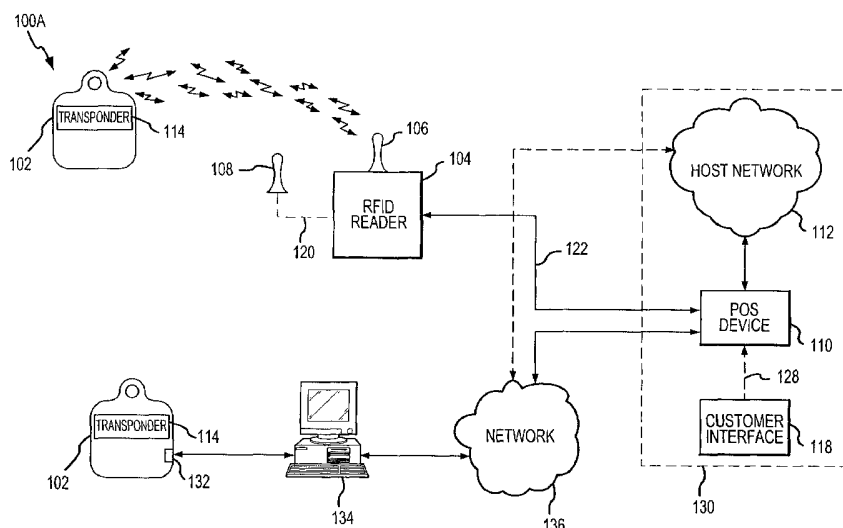
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS



(57) Abstract: A transponder-reader payment system includes a fob (102) including a transponder (114), and a RFID reader (104) for interrogating the transponder (102). The system may further include a personalization system (134) for populating onto the fob (102) and the reader (104) identifying information and security and authentication keys which may be used during mutual authentication of the fob (102) and the reader (104) and for completing a transaction. In exemplary operation, the fob (102) and RFID reader (104) may be personalized, the fob (102) may be presented to the RFID reader (104) for interrogation, the fob (102) and reader (104) may engage in mutual authentication, and fob (102) identifying information may be provided to the reader (104) for transaction completion. In another exemplary embodiment, operation of the transponder-reader payment system may be controlled by an activation circuit. Further, the fob (102) may be responsive to multiple interrogation signals.



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A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : H04Q 1/00; G05B 19/00

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According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 6,073,840 A (MARION) 13 June 2000, Abstract and description of figures 4a, 4b, 5 and 6	1, 6, 7, 36-38, 50, 52-62 ----- 2-5, 8-35, 39-49
X --- Y	US 5,519,381 A (MARSH) 21 May 1996, column 3 lines 55 to column 4 lines 55	50 ----- 2-5, 8-35, 39-49



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