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Title: SYSTEM AND METHOD FOR MOBILE WALLET TRANSACTION PROCESSING

(54) Title: SYSTEM AND METHOD FOR MOBILE WALLET TRANSACTION PROCESSING

Abstract: A system and method are provided for processing a transaction from an electronic wallet on a mobile device. The electronic wallet receives a request for a wallet-based transaction. An electronic data communication session is established between the mobile device and a remote system using a first communication protocol. Data to initiate the transaction is transmitted over the established electronic data communication session. When it is determined that the electronic data communication session is not available to complete the transaction, the remote system transmits data to complete the transaction using a second communication protocol different to the first communication protocol. The electronic wallet receives the transmitted data and processes the received data to complete the transaction.

FIG. 1
### A. CLASSIFICATION OF SUBJECT MATTER

INV. G06Q20/36
ADD.

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)

G06Q

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)

EPO-Internal, WPI Data

### C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
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<tbody>
<tr>
<td>X</td>
<td>EP 1 388 797 A2 (FUJITSU LTD [JP]) 11 February 2004 (2004-02-11) paragraphs [0032], [0035], [0189], [0516]; figure 16</td>
<td>1-19</td>
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Further documents are listed in the continuation of Box C. See patent family annex.

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