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(54) Title: SYSTEM AND DEVICE FOR FACILITATING A TRANSACTION BY CONSOLIDATING SIM, PERSONAL TOKEN, AND ASSOCIATED APPLICATIONS FOR ELECTRONIC WALLET TRANSACTIONS

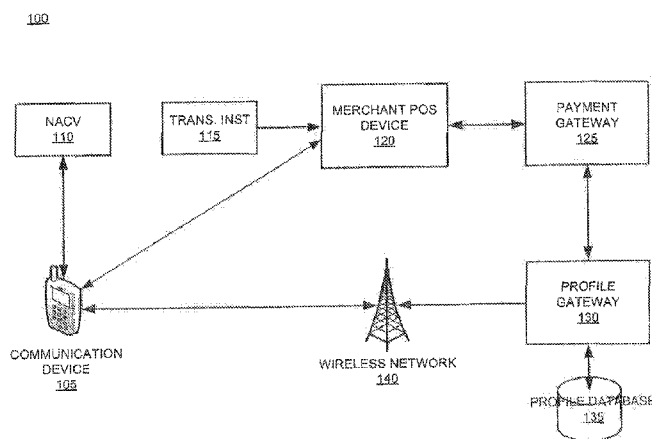


Figure 1

(57) Abstract: The invention relates generally to a smart card device that is configured to facilitate wireless network access and credential verification. Specifically, the device is configured to meet the physical and electrical specification for commercially available mobile devices utilizing a standard Subscriber Identity Module (SIM) for network access. The device combines the features of the SIM with Common Access Card or Personal Identity Verification card features to allow a network subscriber to invoke secure payment transactions over a carrier's network. The system includes data storage for maintaining a plurality of network and transaction instrument profiles and a profile gateway for receiving transaction information from a payment gateway, sending an authorization request to a user's mobile device, receiving a transaction authorization from the mobile device, and sending transaction information to a payment gateway to finalize the payment transaction.



## INTERNATIONAL SEARCH REPORT

International application No.  
**PCT/US2012/028540****A. CLASSIFICATION OF SUBJECT MATTER*****G06Q 20/40(2012.01)i, H04W 12/06(2009.01)i***

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 20/40; H04W 4/12; G06F 21/20; H04W 12/06; H04M 1/66; G06Q 20/00

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

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) &amp; Keywords: transaction, smart card, token, memory, mobile, network profile, identity profile, transaction instrument profile

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2008-0320577 A1 (LARDUINAT XAVIER) 25 December 2008 See the abstract, paragraphs 3-11 and claims 1-8.	1-12
Y	KR 10-2007-0051817 A (ICASH CO., LTD.) 18 May 2007 See the abstract, pages 4-5, figures 2-4 and claims 1, 3, 6.	1-12
A	KR 10-2009-0015557 A (HISMARTECH CO., LTD.) 12 February 2009 See the abstract, figures 1,2 and claims 1-6, 11.	1-12
A	KR 10-2008-0019129 A (LG TELECOM CO., LTD.) 03 March 2008 See the abstract, paragraphs 29-36, figures 1-2 and claims 1, 5, 15.	1-12
A	US 2008-0242267 A1 (SONI CHINTAN et al.) 02 October 2008 See the abstract, paragraphs 13-24 and claims 1, 8, 13.	1-12

 Further documents are listed in the continuation of Box C. See patent family annex.

\* Special categories of cited documents:

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"&amp;" document member of the same patent family


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**INTERNATIONAL SEARCH REPORT**

Information on patent family members

International application No.

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 2008-0320577 A1	25.12.2008	EP 1798659 A1 EP 1964023 A1 JP 2009-520294 A WO 2007-072209 A1	20.06.2007 03.09.2008 21.05.2009 28.06.2007
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KR 10-2009-0015557 A	12.02.2009	None	
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