MOBILE PAYMENT DEVICE

Abstract: Mobile payment device is an electronic payment device which makes contactless payment; has an electronic, (11)touched (18)screen as well as a (12)battery supported by solar energy; stores all of the users' accounts in its (20)memory and allows the users to use them; makes data entry through its (11)touched (18)screen while making a payment; makes payment easy and safe by the mobile payment system via the internet; enables the authorized operators to load the card accounts to be taken remotely or nearly; makes money transfers and online transactions by connecting to the systems to which the accounts are linked; enables people to display the account activities and transactions loaded to its (20)memory; allows the users to display in order some information regarding their accounts at any time such as (33)remaining limit information and the (35)latest date of payment; enables the users to store any information of the (46)mobile payment device that have been lost in the (47)mobile payment servers and to load them rapidly to the (46)mobile payment device that is newly bought with (51)GSM or CDMA wireless exchange of data; sends contactless passwords to the (45)POS device and other systems with its (15)semi-active RFID module and has a positioning capacity with (24)GPS as well as a displaying capacity with its (35)digital map.
DESCRIPTION

Mobile payment device

This invention is comprised of an electronic device which is developed to provide functionality in the payment systems and the serves which will work together with this device.

In the credit cards, the technologies enabling people to make a contactless payment by using the radio-frequency identification module which is shortly referred to as RFID have begun to be used. In this system, the RFID module is incorporated into credit cards as being embedded or other products such as key fob, watch. The user makes a payment by placing the contactless credit card, key fob or watch in close proximity to a POS device. The systems providing contactless payments by RFID are depend on certain standards and their frequency is determined as 13.56 MHz and they are shortly referred to as NFC.

As NFC technology is used in mobile phones, the mobile phones have begun to be used as credit cards by various firms. Nowadays, there are approximately 2000 models for mobile phones, and they have a number of different operating systems, screen sizes, processors and hardware in various speeds. It is not seen possible for all these mobile phone models to utilize NFC application and to be used as a credit card. Mobile data structuring varies according to models and it has to be loaded by a user and in the case of a mobile operator change, the mobile data structuring has to be changed according to the new operator.

The main purpose of mobile payment devices is to enable the users to make a payment and to find solution for the problems regarding payments. The primary motives are to increase opportunities for the users in their expenses and develop the principles of expenses and the systems used.

The mobile payment device has different features such as collecting some cards such as credit cards, bank cards, fidelity cards, food cards in a single device; providing the easiest and safest payment opportunity for the internet shopping; ensuring that the authorized operators can load card accounts remotely or nearly; making money transfer as well as online transactions by connecting to the systems to which the accounts are belonged; displaying at any time all account activities and transactions loaded into its memory and displaying in order some information regarding the accounts such as remaining balance, latest date of transaction; preventing account and data loss by storing the Mobile payment device information which have been lost in the Mobile payment servers and reloading them to the newly bought Mobile payment device with GSM or CDMA wireless exchange of data; sending contactless passwords to a POS device and other systems with a semi-active RFID module; positing in a Mobile payment device having a GPS module and displaying it on a map; displaying places of member offices and finding them in a search engine.
There are not GPS and GSM or CDMA module in Model 1. There is not any GPS module in Model 2.

The Mobile payment device is detailed in the drawings attached.

Page 1, Picture 1: It is a frontal perspective view of the Mobile payment device.

Page 1, Picture 2: It is a front view of the Mobile payment device.

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Page 17, Picture 29: It is a diagram showing data stream of the Mobile payment server with other servers and systems.

The benchmarks and explanations used in the pictures are as follows.

(1) Logo: It is the figure imprinted on the front face which represents the brand in relation to the Mobile payment device.

(2) Number of Mobile payment device: It is the international number of the mobile payment device imprinted on the front face.

(3) User's name of Mobile payment device: It is the name-surname of the user imprinted on the front face.

(4) Sim card or CDMA operator number: It is the sim card or CDMS operator number imprinted on the side-edge of the case of the Mobile payment device.

(5) Battery cover: It is the cover which needs to be opened while the battery is disassembled and assembled.

(6) On/off button: It is the button used for turning the mobile payment device on/off.

(7) Case: It is the part made up of various materials such as plastic, metal, composite which encloses the mobile payment device and protects the units that it encloses.

(8) Front face: It is the face which protects the units in the mobile payment device and where logos are imprinted.

(9) Battery charge input: The place to which end of the charger is put to charge the battery.

(10) Screen: It is the device produced with various technologies such as LCD, OLED to display data coming from an electronic unit.

(11) Touch pad: It is the pad placed on a screen to be able to issue a command to programs by touching a screen by hand or an object.

(12) Solar panels: They are the panels which help battery to be charged by converting sunlight into electricity.

(13) Battery: The battery provides electric energy for the Mobile payment device and it is rechargeable.
(14) Electronic unit: It is the place in which all modules such as processor, wireless data technologies, GPS module, graphic accelerator and control units as well as the module and units ensuring working of the mobile payment device are placed.

(15) RFID: Radio-frequency identification unit. It is a passive or semi-active device providing contactless exchange of data.

(16) Processor: It is the unit which carries out transactions and sending their results to the required places. It is integrated with various units such as RAM, ROM, and security module.

(17) Graphic accelerator: It is the unit which processes and accelerates displays on the screen.

(18) On/off control unit: It is the unit which controls turning a Mobile payment device on/off on demand.

(19) Battery control unit: It is the unit which controls energy of a battery.

(20) Memory: It is the unit where writable and erasable data is stored.

(21) Security control unit: They are the units and software which provide security in data stream.

(22) GSM or CDMA module: It is the unit which provides wireless exchange of data by using GSM or CDMA wireless communication technology.

(23) Solar power control unit: It controls electrical energy generated by solar panels.

(24) GPS: It is the unit which provides positioning on earth by Global Positioning System.

(25) Accounts on the Mobile payment device screen: Example of displaying accounts of credit card, bank card and fidelity card on the Mobile payment device screen.

(26) Scroll bar on the Mobile payment device screen: It provides displaying of the accounts that are not fitted into the Mobile payment device screen by using a scroll bar.

(27) List of transactions that can be done by the Mobile payment device: Displaying of a list of transactions on the Mobile payment device screen.

(28) BACK key on the Mobile payment device screen: The visual key positioned to go back to previous page on the Mobile payment device screen.

(29) Credit card on the Mobile payment device screen: The display of a credit card selected on the Mobile payment device screen.
(30) Credit card or bank logo on the Mobile payment device screen: The display of a credit card selected on the Mobile payment device screen.

(31) Credit card number on the Mobile payment device screen: The display of a credit card number selected on the Mobile payment device screen.

(32) Limit on the Mobile payment device screen: The display of remaining limit information belonging to a credit card selected on the Mobile payment device screen.

(33) Remaining limit information on the Mobile payment device screen: The display of remaining limit information belonging to a credit card selected on the Mobile payment device screen.

(34) Point money information in the credit card account on the Mobile payment device screen: The display of point money information belonging to a credit card selected on the Mobile payment device screen.

(35) Latest date of payment for a credit card on the Mobile payment device screen: The display of information on latest date of payment belonging to a credit card selected on the Mobile payment device screen.

(36) Computer: The personal computer with which shopping is to be made from internet sites.

(37) Mobile payment option on the computer screen: On the computer screen, the display of a Mobile option with which a selection can be made regarding shopping to be made from internet sites.

(38) Name of internet site on the computer screen: On the computer screen, the display of name of an internet site from which shopping is to be made.

(39) Product information on the computer screen: On the computer screen, the display of information on a product to be bought from an internet site.

(40) Price information on the computer screen: On the computer screen, the display of information on the price of a product to be bought from an internet site.

(41) Mobile payment code: On the computer screen and on the Mobile payment device screen; the display of mobile payment code sent by a mobile payment server regarding the product for which shopping is to be made via internet.

(42) Mobile payment option on the Mobile payment device screen: The display of internet mobile payment option selected on the Mobile payment device screen.

(43) Password entry option on the Mobile payment device screen: The display of password entry and confirmation to make a mobile payment on the Mobile
payment device screen.

295 (44) Display of transaction done on the Mobile payment device screen: The display of information showing the transaction is completed for shopping via internet by being made with mobile payment option from the Mobil payment device.

300 (45) POS device: The device which ensures a payment is done by the mobile payment device and makes contactless exchange of data, having GPS module.

(46) Mobile payment device: The device which is the subject of patent.

305 (47) Mobile payment server: The server which provides data exchange with mobile payment devices, connected systems and other servers and stores data.

310 (48) Bank server: The server which provides data exchange with banks, connected systems and other servers and stores data.

(49) ICC server: It is the server of the Interbank Card Center carrying out transactions of barter, autorisation, credit card and bank card between banks which provides data exchange with connected systems and other servers and stores data.

315 (50) BRSA server: It is the server of the BRSA, monitoring and controlling stream in the Banking sector which provides data exchange with connected systems and other servers and stores data.

(51) Wireless exchange of data system: The systems which provide wireless exchange of data by the systems of Global System for Mobile communications, shortly referred to as GSM and Code Division Multiple Access, shortly referred to as CDMA.

320 (52) Bank computer: The computer which connects to the banking system and is authorized by a bank for remote loading of products such as credit cards, bank cards to the Mobile payment device.

325 (53) ATM: The machine linked to banking system to withdraw and deposit money.

(54) Web server: The server to which an internet site is linked.

330 (55) Map display on the Mobile payment device screen: The display of map while using the options of searching and displaying on the map on the Mobile payment device screen.

335 (56) Fidelity card server: The server in which fidelity data of brands is stored and which provides data exchange with other servers.
Insurance Institution server: The server in which data of insurance institution is stored and which provides data exchange with other servers.

Driver information server: The server in which driver documents are stored and which provides data exchange with other servers.

Identity information server: The server in which identity information is stored and which provides data exchange with other servers.

The (8)front face of the mobile payment device is made up of metal, plastic or composite materials. The (2)number of mobile payment device, (1)logo representing the brand, (3)name surname of the user are imprinted on the (8)front face. The (7)case is assembled or glued on the (8)front face. On the long edge of the (7)case, (4)sim card or CDMA number is imprinted beside the (2)number of mobile payment device. Next to them, there exist (6)on - off button. The (5)battery cover is on the short edge.

The (12)solar panels supports (13)battery charge by converting sunlight into electricity energy. This layer is to be used on the mobile payment device when a support for the (13)battery is considered necessary; it will not used if a (13)battery system, energy of which is considered as enough is used.

The (13)battery, provides electrical energy of the mobile payment device, and it is rechargeable. To be charged, there is a (9)battery input on the short edge.

The (14)electronic unit is composed of some modules and units ensuring working of the mobile payment device such as (16)processor, (17)graphic accelerator, (20)memory, (21)security control module, (22)GSM or CDMA wireless data technologies module, (24)GPS module, (15)RFID, (18) on/off control unit, (19)battery control unit, (23)solar energy control unit.

For the mobile payment device to be thin, an OLED display that is the thinnest screen technology is to be used. Because of costs and different features, screens produced with LCD display technology can also be used. On (10)screen, a (11)touch pad is placed.

To the (20)memory of the mobile payment device, some accounts are loaded such as credit card, bank card fidelity card and personal information. When the user wants to use them, the card accounts displayed on (screen) are selected and used. The cards that cannot be fitted into the (10)screen can be selected by the help of a (26)scroll bar on the screen.

On the (25)mobile payment device screen, a (27)list of transaction that can be done by the mobile payment device is displayed such as accounts, personal information cards, mobile payment via internet, search, navigation and map. It can be used by touching on the option demanded. The user can go back to previous menu with the (28)back button.
When a card is selected on the (10)screen of the mobile payment device, the information related to the card selected is displayed such as (29)name of credit card account, (30)logo, (31)account number, (32)account limit, (33)remaining limit, (34)money point, (35)latest date of payment.

To make shopping by a mobile payment system; the user makes a payment without being a member of the internet site from which shopping is to be made. When the user wants to buy a product from a web site, member of Mobile payment system, the user connects to the web site from the user's (36)computer and displays the web site. On the screen of (36)computer, the (38)name of web site is seen; the user selects the (39)product demanded to be bought; sees the (40)product price information and clicks (37)mobile payment button on the web site. The (47)mobile payment servers exchange data with the (54)web server. A (41)mobile payment code is displayed on the user's (36)computer screen. This code contains some information on the product selected by the user at that moment and its payment options. The user, by the Mobile payment device Model 2 or 3, selects the (42)mobile payment option via internet; enters the (41)mobile payment code displayed on the (36)computer screen to the mobile payment device and approves the code. The servers send some information to the (10)screen of the mobile payment device such as (38)name of web site from which the user wants to make shopping from the (36)computer, (39)name and (40)price of the product that the user wants to buy, (29)credit card account by which the user wants to make a payment, (30)credit card logo, (32)account limit, (35)latest date of payment by GSM or CDMA wireless data transfer. When the user enters a (43)password via the mobile payment device the transaction is done. The (44)information of transaction done displays on the mobile payment device screen.

To make a payment by the Mobile payment device Model 1; a credit card, bank card or another account is selected from the (10)screen of the Mobile payment device and activated. The Mobile payment device is passed close to a wireless (45)POS device and the (46)Mobile payment device ensures that the (45)POS device identifies the Mobile payment device as a secure device. The user makes payments in small amounts without entering a password according to the international standards. The (45)POS device send the payment data as secure to the (47)Mobile payment server, and the data then goes to the (48)bank server, examines some information such as limit information, and the data is sent to the (49)Interbank Card Center which is shortly referred to as ICC and then to the (50)Banking Regulation and Supervision Agency which is shortly referred to as BRSA. After the date is passed from data safety and affirmation controls, it comes back to the (45)POS device and it approves. The (45)POS sends a copy of affirmation information to the (46)Mobile payment device. This information is processed in the Mobile payment device and stored in the (20)memory. The user can reach this information at any time from the (46)Mobile payment device.

When a password is needed, a password can be entered by a (45)POS device.
In the Mobile payment device Model 1, 2 and 3, using a semi-active (15)RFID and entering a password to the (45)POS device on the (10)screen of the Mobile payment device the password is sent to the (45)POS remotely. In the Mobile payment device Model 2 and 3, the password is sent to the Mobile payment servers by entering a password on the (10)screen of the Mobile payment device with GSM or CDMA wireless data transfer, and then the password data is transmitted to the (45)POS device. From the (45)POS, the data came from a Mobile payment device is approved by being processed in (47)Mobile payments server, (48)bank server, (49)ICC server and (50)BRSA server. Following the confirmation by the (45)POS device, a copy of the information on payment is stored in the (20)memory by being processed in the (46)Mobile payment device with (51)GSM or CDMA wireless data transfer. The user can reach this information at any time from the Mobile payment device.

When the (13)battery of the Mobile payment device Model 2 and 3 is empty, the (46)Mobile payment device is moved very close to the (45)POS device and a payment is made. The transaction is made on the card account which is assigned previously as the primary card account to the (46) Mobile payment device. When the (13)battery of the Mobile payment device becomes enough and activated, the information regarding the transaction made is sent to the (46) Mobile payment device with (51)GSM or CDMA wireless data transfer.

While making a transaction from an account to which the accounts selected by the Mobile payment device Model 2 and 3 is linked; the (46)Mobile payment device is connected to the (47)Mobile payment server with (51)GSM or CDMA wireless data transfer. For example, data is transmitted to the (48)bank server to which the account from which a transaction is made is linked to, and the transaction is completed by going to the (49)ICC and (50)BRSA servers. The information of transaction done is displayed on the (46)Mobile payment device screen, and stored in the (20)memory after being processed.

To load, for example, a credit card account to the Mobile payment device Model 2 or 3; the authorized operator enters the (2)Mobile payment device number to which a credit card account is to be loaded from the (52)bank computer and gives a command for loading a credit card account. The date in relation to the account is sent to the (48)Bank server and then (47)Mobile payment servers. The (47)Mobile payment server sends the date to the (46)Mobile payment device with (51)GSM or CDMA wireless data transfer. By processing this data; the (46)Mobile payment device displays some information such as (31)credit card account number, (30)bank logo, (35)latest date of payment, (32) account limit and makes them available for use. By this system; there will be no more operations such as mail, courier, delivery by hand and signature and no more waste of time waiting to take a credit card.

The fidelity cards given by markets, gas stations and stores without signature by which no direct payment can be made and only transactions such as accumulating point money or participating in drawings are made; are loaded by moving the (46) Mobile payment device close to (45)contactless POS device. The (45)POS device sends the data to (47)Mobile payment server and
the firm sends it to (56)fidelity card server, and then the data is loaded to the servers.

For example, when the user goes to a market and a fidelity card and credit card of that market are used; The (45)POS device reads both accounts from the (46)Mobile payment device and, for example, both utilize the discounts provided by the fidelity card and gains point money loaded to the user's credit card.

To make money transfer from a Mobile payment device Model 2 or 3 to another Mobile payment device Model 2 or 3; The (46)Mobile payment device holder who will transfer money enters information on the receiver (2)Mobile payment device number and the amount to be sent by using the money transfer option from the (10)screen of the Mobile payment device. The data is sent to the (47)Mobile payment server and then to the (49)ICC and (50)BRSA servers with (51)GSM or CDMA wireless data transfer, and it is transmitted to the (47)Mobile payment server by being processed. The (47)Mobile payment server, with (51)GSM or CDMA wireless data transfer, sends it to the (46)Mobile payment device of the receiver and confirmation information to the (46)Mobile payment device of the transmitter. The receiver can withdraw the money transferred by going to the (53)ATM of the contractual bank.

To withdraw money from a (53)ATM; the (46) Mobile payment device is passed close to a contactless (53)ATM, and it is identified as a secure device by the (53)ATM. Then, it does transactions from the (53)ATM. The data stream in an (53)ATM occurs among (53)ATM, (48)bank server, (47) Mobile payment server, (49) ICC server and (50)BRSA server. The (47)Mobile payment server send the results of the transactions done at the (53)ATM to the (46)Mobile payment device Model 2 and 3 with GSM or CDMA wireless data transfer.

To make a payment via internet by using a mobile payment system; the user connects to a web site from the user's (36)computer and selects he product to be bought, sees the (40)product price information and clicks to (37)mobile payment button on the web site. The (54)web server transmits the data to the (47)Mobile payment servers. The (47)Mobile payment server sends the (41)mobile payment code to the (54)web server. The user displays the (41)mobile payment code on the (36)computer screen. This code contains information on the product chosen by the user and payment options. The user enters the (41)mobile payment code displayed on the (36)computer screen by selecting the (42)mobile payment option via internet from the (46)Mobile payment device to the (46)Mobile payment device and confirm it. The data is sent to the (47)Mobile payment server with (51)GSM or CDMA wireless data transfer. The (47)Mobile payment server sends information on (38)name of web site from which the user wants to make shopping from the (46)computer, (39)name and (40)price of the product to be bought, (29)name of the credit card by which the user wants to make a payment, (30)credit card logo, (32)account limit, and (35)latest date of payment. After confirmation by entering a (43)password on the(46)Mobile payment device, the data is sent to the (47) Mobile payment server, the (48)bank server, (49) ICC and (50)BRSA
server with (51)GSM or CDMA wireless data transfer. After confirmation of
limit, data and security, the transaction is completed. The data regarding the
completion of transaction is displayed on the (46)Mobile payment device
(10)screen and the user's (36)computer. The (46)Mobile payment device is the
only and easiest system to make a payment via internet since there is no need
to enter any credit card information to the (36)computer screen and become a
member. All systems including Google Checkout, and 3D Secure cannot
solve this problem.

To make a search from a Mobile payment device; the user goes to the options
demanded by selecting search options on the (10)screen. The data of search
engine is stored in the (47)Mobile payment servers. This data and the data
coming from the satellites to the (24)GPS module connected to the (45)POS
device located in the locations searched are sent to the (47)Mobile payment
servers and then to the (47)Mobile payment device with (51)GSM or CDMA
wireless data transfer. With the digital map software, the location where the
(46)Mobile payment device, the (45)POS device exist is detected, and it is
displayed on the (55)map of the (10)screen of the Mobile payment device.

The (47)Mobile payment server is linked to other servers such as member
(48)bank, (56)fidelity cards, (57)insurance institution, (58)driver information,
(59)identity information, (54)web, (49)ICC, (50)BRSA servers. The (47)Mobile
payment server is the server in which the data is stored or a transaction is
made by reaching this data and where the results are sent to (49)ICC,
(50)BRSA servers.

With the storage and availability of data; all accounts and transaction
information of a user who has lost the (46)Mobile payment device can be
loaded to a new (46)Mobile payment device when the user buys a new
(46)Mobile payment device with (51)GSM or CDMA wireless data transfer.

The Mobile payment device is a payment device which stores all of the users'
accounts in its (20)memory and allows the users to use them; makes data
entry through its (10)screen; makes easy and safe payment by the mobile
payment system via the internet from (36)computers; enables the authorized
operators to load the card accounts to be taken remotely or nearly; makes
money transfers and online transactions by connecting to the systems to
which the accounts are linked; enables people to display the account activities
and transactions loaded to its (20)memory; allows the users to display in order
some information regarding their accounts at any time such as (33)remaining
limit information and the (35)latest date of payment; enables the users to store
any information of the (46)mobile payment device that have been lost in the
(47)mobile payment servers and to load them rapidly to the (46)mobile
payment device that is newly bought with (51)GSM or CDMA wireless
exchange of data; sends contactless passwords to the (45)POS device and
other systems with its semi-active (15) RFID module and has a positioning
capacity with (24)GPS as well as a displaying capacity on its (55)digital map.
CLAIMS

1. The invention is a mobile payment device and its features are as follows: it is an electronic device which has (11)touch (10)screen and can make wireless exchange of data with its (51)GSM or CDMA wireless data technologies and (15)RFID units; it can store all card information of the users such as credit cards, bank cards, fidelity cards and other information such as identity, driving license, ticket in (20)its memory and use them by showing and choosing on its (10)screen or without displaying and choosing them; it enables people to load the accounts to be added remotely with (51)GSM or CDMA wireless data technologies or nearly by (15)RFID; it allows people to make shopping from the internet sites easily and safely without entering any credit card information and becoming a member of the site; it has (24)GPS, member office search engine, map and navigation; it can make online transactions with (51)GSM or CDMA wireless data technologies as well as money transfer.

2. Being a Mobile payment device as in the Claim 1, its feature is to have itself identified in the (45)POS devices, (53)ATMs and other contactless systems by its (15)RFID module.

3. Being a Mobile payment device as in the Claim 1, its feature is to make data exchange with the network systems as well as the connected systems with (51)GSM or CDMA wireless data technologies.

4. Being a Mobile payment device as in the Claim 1, its feature is to enable the users to spend money safely on the internet for the expenses made in the web sites by connecting to the internet from the (36)computers of the users by approving the (41)Mobile payment code sent by the (54)web server to which a payment is to be made from a Mobile payment device with (51)GSM or CDMA data technologies data exchange.

5. Being a Mobile payment device as in the Claim 1, its feature is to be loaded with one or more credit card accounts in its (20)memory for being used as a contactless credit card by choosing them from its (10)screen.

6. Being a Mobile payment device as in the Claim 1, its feature is to be loaded with one or more bank card accounts in its (20)memory for being used as a contactless credit card by choosing them from its (10)screen.

7. Being a Mobile payment device as in the Claim 1, its feature is to be loaded with one or more fidelity card accounts in its (20)memory for being used as a contactless fidelity card by choosing them from its (10)screen.

8. Being a Mobile payment device as in the Claim 1, its feature is to be loaded with one or more identity or other information in its (20)memory for being used as an identity card or other information card by choosing them from its (10)screen.
9. Being a Mobile payment device as in the Claim 1, its feature is to have one or more card accounts and/or information cards in its (20)memory identified and used in the common systems at the same time.

10. Being a Mobile payment and access device as in the Claim 1, its features are that more than one accounts can be loaded in its (20)memory and used as well as cards by being selected from (10)screen of a Mobile payment and access device.

11. Being a Mobile payment device as in the Claim 1, its features are to make a transaction with its primary card account identified in the (15)RFID when its (13)battery charge runs out, and to enable the users to display the transaction results and data on its (10)screen by sending them to the Mobile payment and access device with (51)GSM or CDMA data technologies when the (13)battery is charged.

12. Being a Mobile payment device as in the Claim 1, its feature is that an online transaction regarding an account demanded can be made by connecting to the account servers in its (20)memory with (51)GSM or CDMA data technologies.

13. Being a Mobile payment device as in the Claim 1, its features are to enable the users to reach their accounts and transaction information easily and rapidly at any time without connecting to the servers to which the accounts are belonged by storing the transactions made with a mobile payment and access device and their results in its (20)memory, and to display them on the (10)screen of a Mobile payment and access device.

14. Being a Mobile payment device as in the Claim 1, its feature is to make a money transfer from the account number of a Mobile payment and access device to the account number of another Mobile payment and access device by utilizing banking systems and (51)GSM or CDMA data technologies.

15. Being a Mobile payment device as in the Claim 1, its features are that any Mobile payment member place can be searched by a Mobile payment and access device search engine and that the results of this search can be displayed on the (10)screen of a Mobile payment device.

16. Being a Mobile payment device as in the Claim 1, its feature is that any Mobile payment member place can be displayed on a map on the (10)screen of a Mobile payment device by connecting to a Mobile payment and access device navigation system.

17. Being a Mobile payment device as in the Claim 1, its feature is that contactless accounts can be loaded by (15)RFID.

18. Being a Mobile payment device as in the Claim 1, its feature is that accounts can be loaded remotely by an authorized operator with (51)GSM or CDMA data technologies.
19. Being a Mobile payment device as in the Claim 1, its feature is to send password or other information by entering from the (10)screen of a Mobile payment and access device to (45)POS or another systems with (15)semi-active RFID module.
Picture 4
Picture 25