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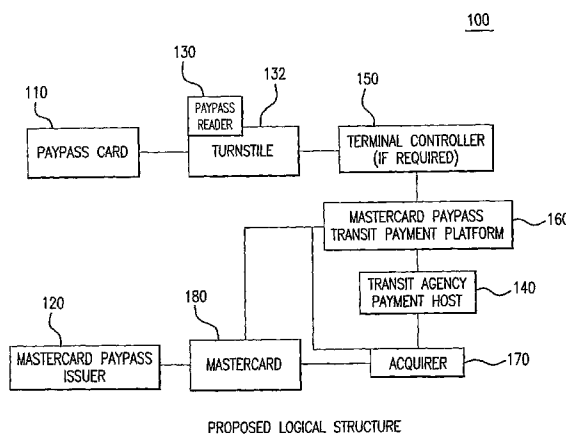
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(54) Title: METHOD AND SYSTEM FOR USING CONTACTLESS PAYMENT CARDS IN A TRANSIT SYSTEM



PROPOSED LOGICAL STRUCTURE

(57) Abstract: An automatic fare collection solution for a transit system exploits the use of smart payment cards (e.g., MasterCard's PayPass cards) by the commercial payment card industry. The smart payment cards that are issued by commercial card issuers and banks to customers conform to a common or open industry standard such as the ISO 14443 standard for contactless payment cards. A cardholder seeking access to transit services presents his or her smart card to an RFID-enabled card reader at a transit system entrance. The cardholder is granted quick access unless his or her smart card is list of "hot" cards (i.e., lost or stolen, expired or delinquent cards). A card transaction record is prepared and communicated from the card reader to a transit payment platform. The transit payment platform is linked by conventional payment-by-card electronic networks to card issuers and banks for authorization, clearing and settlement of the card transaction.

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC: G06Q 40/00(2006.01);G07G 1/12(2006.01);H04N 7/16(2006.01)

USPC: 705/39,41;902/26;725/6

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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.
A	US 2002/0038267 A1 (CAN et al) 28 March 2002 (28.03.2002), entire document.	1-20
A	US 2002/0128977 A1 (NAMBIAR et al) 12 September 2002 (12.09.2002), entire document.	1-20
A, P	US 2005/0222961 A1 (STAIB et al) 6 October 2005 (06.10.2005), entire document.	1-20
A, P	US 2005/0171898 A1 (BISHOP et al) 4 August 2005 (04.08.2005), entire document.	1-20
A	US 2003/0028814 A1 (CARTA et al) 6 February 2003 (06.02.2003), entire document.	1-20
A	US 2005/0040242 A1 (BEENAU et al) 24 February 2005 (24.02.2005), entire document.	1-20
A	US 2005/0004921 A1 (BEENAU et al) 6 January 2005 (06.01.2005), entire document.	1-20

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C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2004/0118930 A1 (BERARDI et al) 24 June 2004 (24.06.2004), entire document.	1-20
A	6,101,477 (HOHLE et al) 8 August 2000 (08.08.2000), entire document.	1-20
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