

FIG. 1

Second screen on mobile payment device  
(Card Not Present)

|                            |                                   |             |
|----------------------------|-----------------------------------|-------------|
| S<br>C<br>R<br>O<br>L<br>L | Bank Acct.                        | **** * 9256 |
|                            | VISA                              | **** * 8774 |
|                            | Virtual Card                      | **** * 0000 |
|                            | Small Transaction (under \$10.00) | **** * 7451 |
|                            | ATM                               | **** * 3906 |

Scroll to select  
or  
Enter PIN to accept default

1 7 7 6

Enter dollar amount

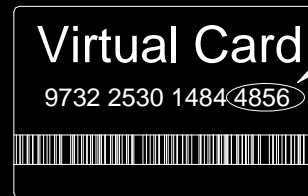
\$ 249.00



FIG. 3

Card not present transaction:

- 1] Open mobile payment application
- 2] Accept Virtual Card or scroll to other application such as VISA, Master Card or American Express
- 3] Input PIN or use finger print scan
- 4] Input dollar amount quoted by merchant
- 5] The handset chipset encrypts the Date/Time stamp, PIN and dollar amount into the last four digits



The Bank transaction center deducts the PIN and Date/Time stamp from last four digits of card.  
The remainder must match the dollar amount submitted by merchant for processing.

FIG. A

First screen on mobile payment device  
(Over The Counter transaction)

|                            |                                    |             |
|----------------------------|------------------------------------|-------------|
| S<br>C<br>R<br>O<br>L<br>L | Bank Acct.                         | **** * 9256 |
|                            | VISA                               | **** * 8774 |
|                            | Virtual Card                       | **** * 0000 |
|                            | Small Transactions (under \$10.00) | **** * 7451 |
|                            | ATM                                | **** * 3906 |

Scroll to select  
or  
Enter PIN to accept default

1776

## FIG. B

Proprietary encryption algorithms removed for clarity.

When PIN 1776 is input on FIG. A  
 Java program automatically adds the PIN 1776  
 and the numbers that represent the Month, Day, Hour & Minute  
 from Database below.

Example:  
 September 29 @ 22 Hours & 4 Minutes =

|                                |
|--------------------------------|
| 772                            |
| 694                            |
| 907                            |
| 458                            |
| PIN 1776                       |
| Total 4607 Displayed on FIG. C |

Database randomly selected for each cell phone with  
 an exact copy maintained at Bank transaction center

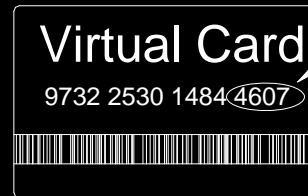
### Bank Database

|  |  |  |   |
|--|--|--|---|
| 1] Minute seed 718<br>2] Minute seed 528<br>3] Minute seed 291<br>* 4] Minute seed 458   | 1] Hour seed 887<br>2] Hour seed 625<br>3] Hour seed 299<br>4] Hour seed 352       | 1] Day seed 627<br>2] Day seed 903<br>3] Day seed 459<br>4] Day seed 722       | 1] Month seed 561<br>2] Month seed 520<br>3] Month seed 194<br>4] Month seed 343<br>5] Month seed 101<br>6] Month seed 450<br>7] Month seed 734<br>8] Month seed 934<br>* 9] Month seed 772<br>10] Month seed 452<br>11] Month seed 349<br>12] Month seed 129 |
| ↑  | ↑  | ↑  |   |
| 57] Minute seed 672<br>58] Minute seed 454<br>59] Minute seed 299<br>60] Minute seed 650 | * 21] Hour seed 526<br>22] Hour seed 907<br>23] Hour seed 264<br>24] Hour seed 342 | 28] Day seed 662<br>* 29] Day seed 694<br>30] Day seed 125<br>31] Day seed 217 |   |
| ↓  | ↓  | ↓  |   |

## FIG. C

Over the counter transaction:

- 1] Open mobile payment application
- 2] Accept Virtual Card or scroll to other application such as VISA, Master Card or American Express
- 3] Input PIN or use finger print scan
- 4] The handset chipset encrypts the Date/time stamp and PIN into the last four digits



The merchant scans the barcode on items you select for purchase then scans your mobile barcode display

The Bank transaction center deducts the PIN and Date/Time stamp from the last four digits of card.  
If the remainder = zero, transaction is approved.

Customer receives sales receipt.