indicators **42** associated with the selected accounts in an order determined by a value in the usage score field **80** of the general association table **74**. The value in the usage score field **80** may be updated to reflect historical usage of the payment account each time it is used.

[0085] As discussed, if the Class Specific Learned Sort rule **66***f* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with the selected accounts in the order determined by historical usage of the payment account for making payments to the merchant (or other receiving entity) **30**, or other merchants or entities within a same class of entities which includes the merchant (or other receiving entity) **30**. As such, the transaction application **52** may display the transaction option indicators **42** associated with the selected accounts in the order determined by a value in the usage score field **91** of the entity class association table **90** which corresponds to the merchant **30**. The value in the usage score field **91** may be updated to reflect historical usage of the payment account each time it is used.

[0086] In one exemplary embodiment, the values in each of the usage score field **80** and usage score field **91** may be values which represent the number of times the payment type was used within a predetermined period of time. More specifically, the values in the usage score field **80** may represent the overall number of times the payment account was used during the predetermined period of time and the values in the usage score field **91** of each entity class association table **90** may represent the number of times the payment account was used during the predetermined period at a merchant within the applicable class of entities.

[0087] FIG. **4** is a ladder diagram that represents an exemplary operation of the portable payment system **36** for conducting a transaction in accordance with the present invention. Turning to FIG. **4** in conjunction with FIG. **1**, the merchant **30** totals the user's sale on the CTS system **26** in a traditional manner.

[0088] Step **102** represents the NFC system **16** associated with the CTS **16** generating the transaction initiation signal **12** and the NFC system **38** of the portable device **36** detecting the transaction initiation signal **12**. Step **104** represents the NFC system **38** signaling the power management circuits **39** to transition the portable device **36** from a low-power state to an active state and to launch the transaction application **52** step **106**. Step **108** represents the communication system **38** passing the transaction information field **12***a* and the transaction settlement options field **12***b* to the transaction application **52**.

[0089] Step **110** represents the transaction application **52** (the transaction function **52***b*) applying the active selection rules **60** to select a subset of the accounts **76** stored in the account database **55** for which to display transaction option indicators **42**. Referring briefly to FIG. **5** in conjunction with FIG. **2***a*, each active selection rule **60** is applied to the accounts **76** for which account information is stored in the account database **55** to determine the selected subset **102** of the accounts **76**. Because each selection rule operates on a different type of account (e.g. coupons **76***a*, program accounts **76***b*, or payment accounts **76***c*), or narrows the subset of accounts (for example narrowing payment accounts **76***c* to those with sufficient funds), the order of application of active selection rules **60** may not be material.

[0090] Returning to FIG. **4**, step **112** represents the transaction application applying the active sort rules **68** of the transaction management database **53** to select a priority order in which the transaction option indicators **42** are displayed.

[0091] Referring briefly to FIG. **5** in conjunction with FIG. **2***b*, each active sort rule **68** is applied to the accounts **76** within the selected subset **102** to determine a priority order **104** of such accounts **76**. The active sort rules **68** are applied in the order as established by use of the sort rule configuration control **63**. As such, the first sort rule **68** applied determines the priority order, the next sort rule applied **68** operates to sort only those accounts **76** wherein priority order is indeterminable (e.g. the first sort rule is inapplicable or there is a tie) by application of the first sort rule **68**.

[0092] Returning to FIG. **4**, step **116** represents the transaction application obtaining user selection of a one (or at least one) of the transaction option indicators **42**. As discussed with respect to FIG. **1**, obtaining user selection of a one of the transaction option indicators **42** may be by: i) displaying a listing of the transaction option indicators **42** on the display **40**; ii) enabling use of paired keys **46***a*, **46***b* for scrolling through the displayed transaction option indicators **42**; and iii) enabling use of a selection key **48** for selection of a one of the transaction option indicators **42** for completing the transaction with the merchant (or other receiving entity) **30**.

[0093] However, with brief reference to FIG. **6**, if the portable device **36** is of a "clam shell" configuration with a display **98** on the external surface that is insufficient in size and/or resolution to display a plurality of transaction option indicators **42**, obtaining user selection of a one of the transaction option indicators **42** may be by: i) sequencing the transaction option indicators **42** in accordance with the selection rules **60** and the sort rules **68**; ii) displaying a single one of the transaction option indicators **42** from the sequence on the display **98**; iii) enabling rotation of a thumbwheel **100** for scrolling which one of the sequence of transaction option indicators **42** is displayed; and iv) enabling use of the thumbwheel **100** (by a depression action) for selection of a one of the transaction option indicators **42** for making payment to the merchant (or other receiving entity) **30**. With reference to FIG. **5** in conjunction with FIG. **6**, this provides the effect of the display **98** being a "Window" that is scrolled over the priority order **104** of the transaction option indicators **42**.

[0094] Returning again to FIG. **4** in conjunction with FIG. **1**, if the selected transaction option indicator **42** is associated with an electronic coupon **76***a* (decision box **118**), the transaction application **52** implements steps **120** and **124**.

[0095] Step **120** represents the transaction application **52** sending coupon data to the communication system **38** for sending to the NFC device **16** associated with the CTS system **26** of the merchant (or other receiving entity) **30** (step **122**). Step **124** represents return to step **114** where the remaining transaction option indicators **42** (after removing the transaction option indicator **42** for the used coupon) are displayed for user selection.

[0096] If at decision box **118** the selected transaction option indicator **42** is associated with a one of the accounts **76**, the transaction application **52** implements steps **126**, **132** and **134**. Step **126** represents the transaction application **52** sending the account information for the selected payment account **76** to the communication system **38** for sending to the NFC device **16** of the CTS system **26** (step **128**). Step **132** represents the transaction application updated the usage