



US 20060074698A1

(19) **United States**

(12) **Patent Application Publication**

Bishop et al.

(10) **Pub. No.: US 2006/0074698 A1**

(43) **Pub. Date: Apr. 6, 2006**

(54) **SYSTEM AND METHOD FOR PROVIDING A RF PAYMENT SOLUTION TO A MOBILE DEVICE**

(75) Inventors: **Fred Bishop**, Glendale, AZ (US); **Peter D. Saunders**, Salt Lake City, UT (US)

Correspondence Address:
FITZPATRICK CELLA HARPER & SCINTO
30 ROCKEFELLER PLAZA
NEW YORK, NY 10112 (US)

(73) Assignee: **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.**, New York, NY (US)

(21) Appl. No.: **10/711,965**

(22) Filed: **Oct. 15, 2004**

Related U.S. Application Data

(63) Continuation of application No. 10/746,781, filed on Dec. 24, 2003.
Continuation of application No. 10/192,488, filed on Jul. 9, 2002.
Continuation of application No. 10/340,352, filed on Jan. 10, 2003.

(60) Provisional application No. 60/512,297, filed on Oct. 17, 2003. Provisional application No. 60/304,216, filed on Jul. 10, 2001. Provisional application No. 60/396,577, filed on Jul. 16, 2002.

Publication Classification

(51) **Int. Cl.**
G06Q 99/00 (2006.01)
(52) **U.S. Cl.** **705/1**

(57) **ABSTRACT**

A process for providing an RF module configured to convert a nontraditional transaction device for traditional transaction completion is disclosed. The RF module is placed in physical and logical communication with a microprocessor of a nontraditional transaction device for providing user account information to the microprocessor and for receiving data from a RFID reader, kiosk or personal computer. The microprocessor is configured to activate operation of the RF module prior to transaction processing. The RF module may also receive secondary identification information, such as, a PIN, voice recognition data or biometric data for secondary end user authentication. The RF module may also transmit user account data for transaction processing using a USB interface of the nontraditional transaction device.

