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(54) **METHOD AND APPARATUS TO MANAGE MOBILE PAYMENT ACCOUNT SETTLEMENT**

(75) Inventors: **Albert Sun**, Hsinchu (TW);
Pao-Chieh An, Taipei City (TW);
Ying-Che Lo, Hsinchu City (TW);
Fa-Jung Wang, Taipei City (TW)

Correspondence Address:
MACRONIX
C/O HAYNES BEFFEL & WOLFELD LLP
P. O. BOX 366
HALF MOON BAY, CA 94019

(73) Assignee: **Macronix International Co., Ltd.**,
Hsinchu (TW)

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(57) **ABSTRACT**

A transaction operations server receives multiple transactions of the mobile communication device. One transaction adds a first amount of money to the stored value represented by data on the mobile communication device, and another transaction subtracts a second amount of money. The amounts of money are in different data types each representing different business issued currencies each honored by a particular group of businesses. The transaction operations server exchanges the money represented by data on the mobile communication device between the different data types. Other embodiments include a method of exchanging money as described, an a data structure supporting the exchange of money as described.

