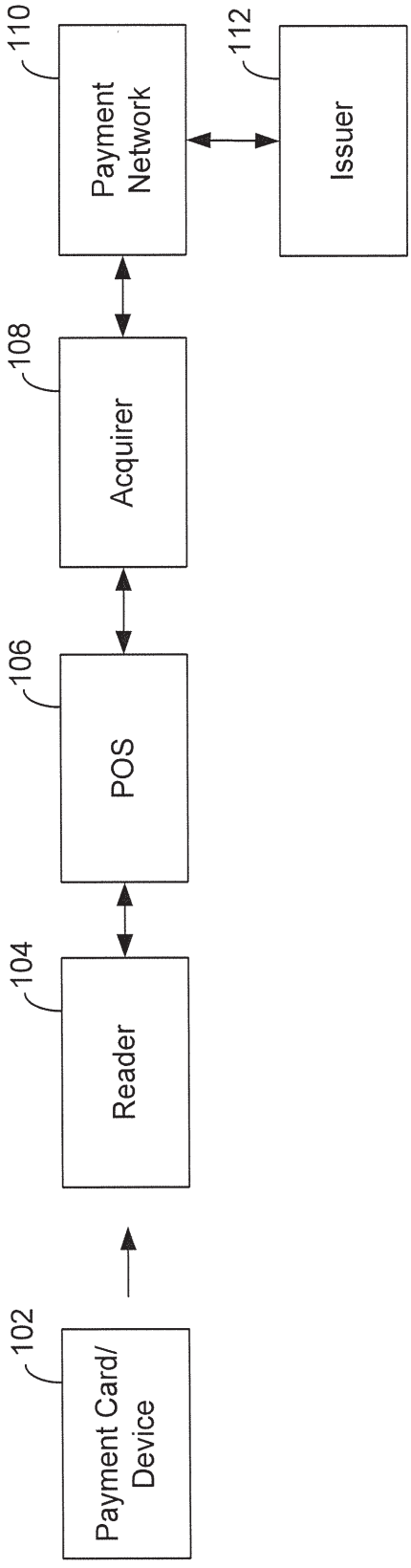


FIG. 1
(PRIOR ART)

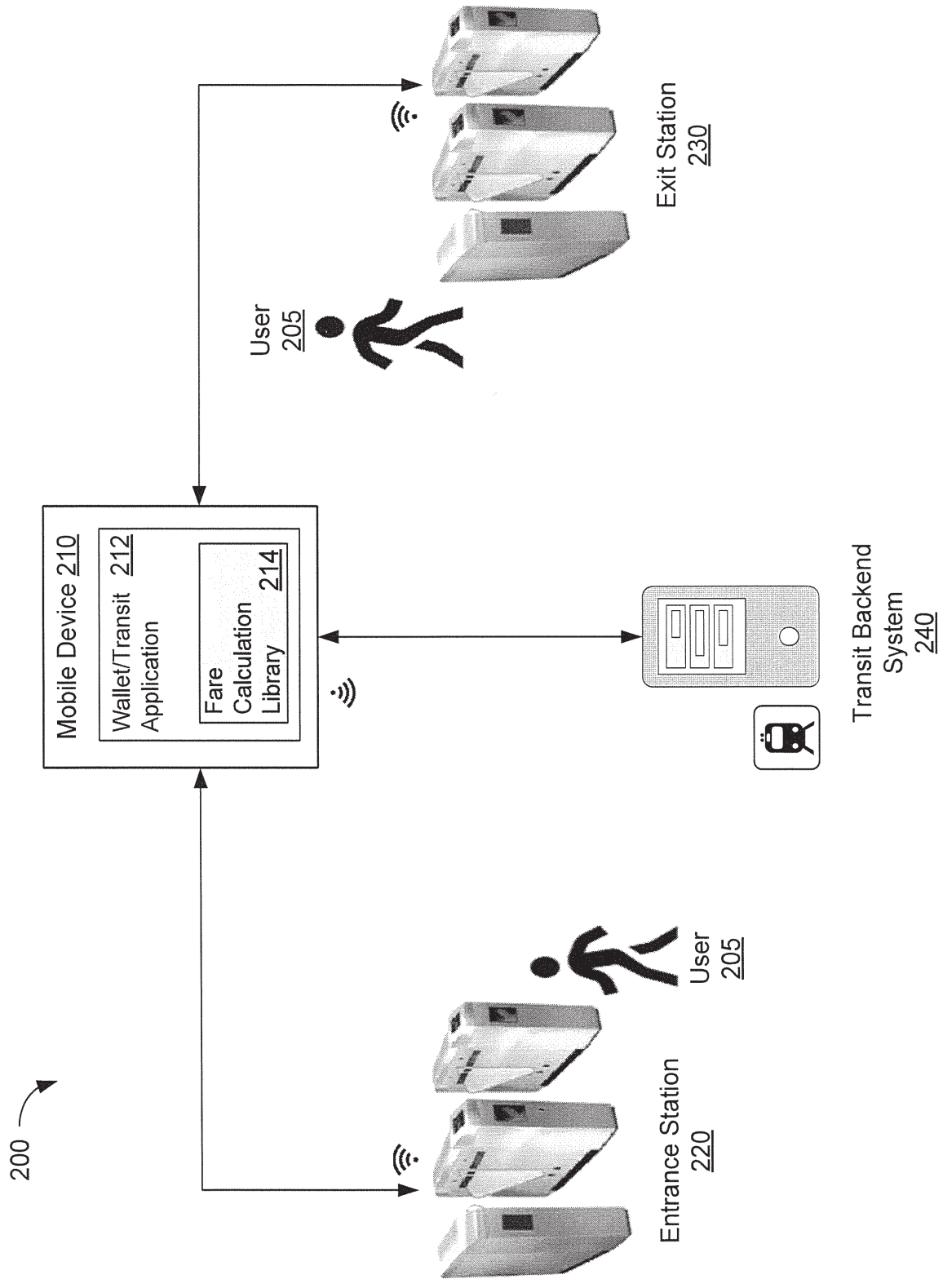

200
Mobile Device 210
Wallet/Transit Application 212
Fare Calculation Library 214
Entrance Station 220
User 205
Exit Station 230
User 205
Transit Backend System 240

FIG.2

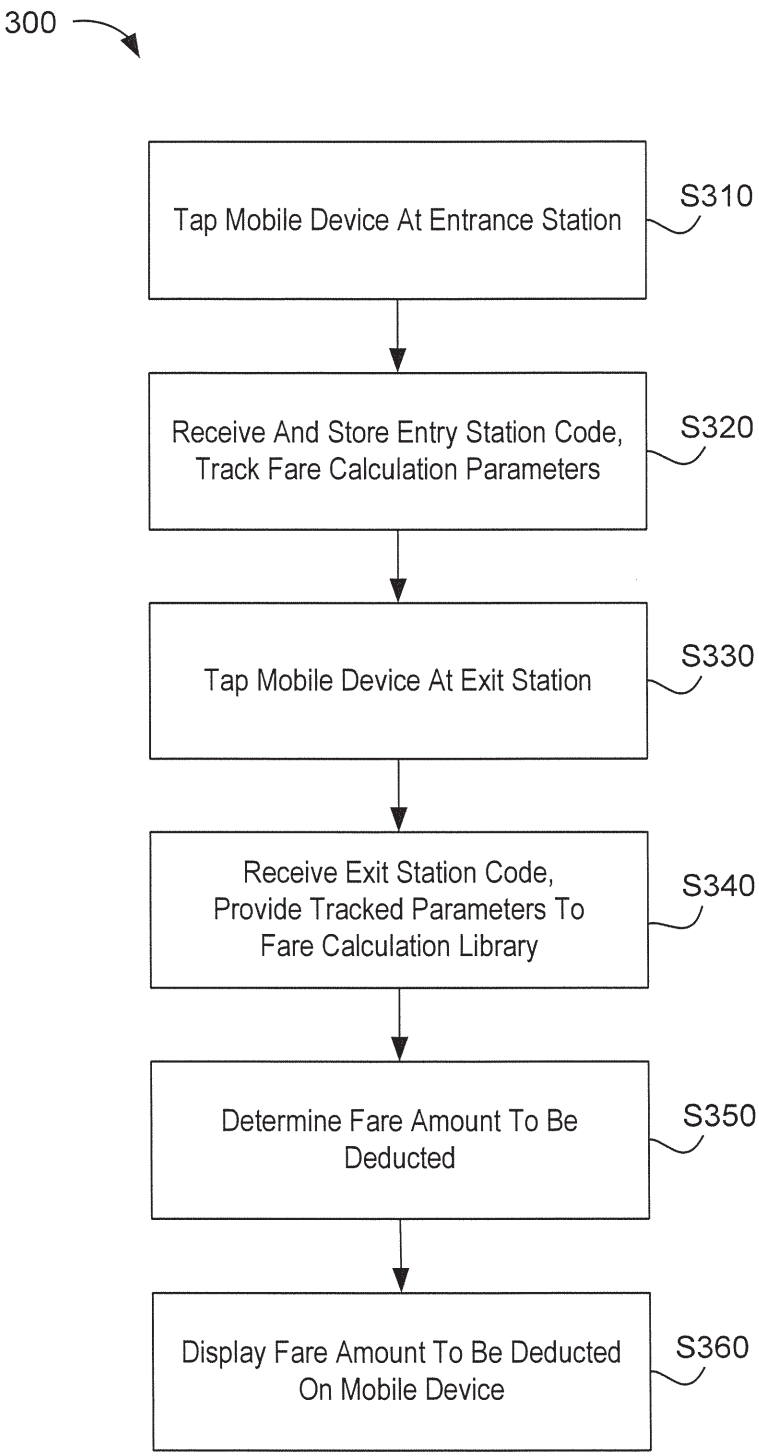

300
Tap Mobile Device At Entrance Station
S310
Receive And Store Entry Station Code, Track Fare Calculation Parameters
S320
Tap Mobile Device At Exit Station
S330
Receive Exit Station Code, Provide Tracked Parameters To Fare Calculation Library
S340
Determine Fare Amount To Be Deducted
S350
Display Fare Amount To Be Deducted On Mobile Device
S360

FIG. 3

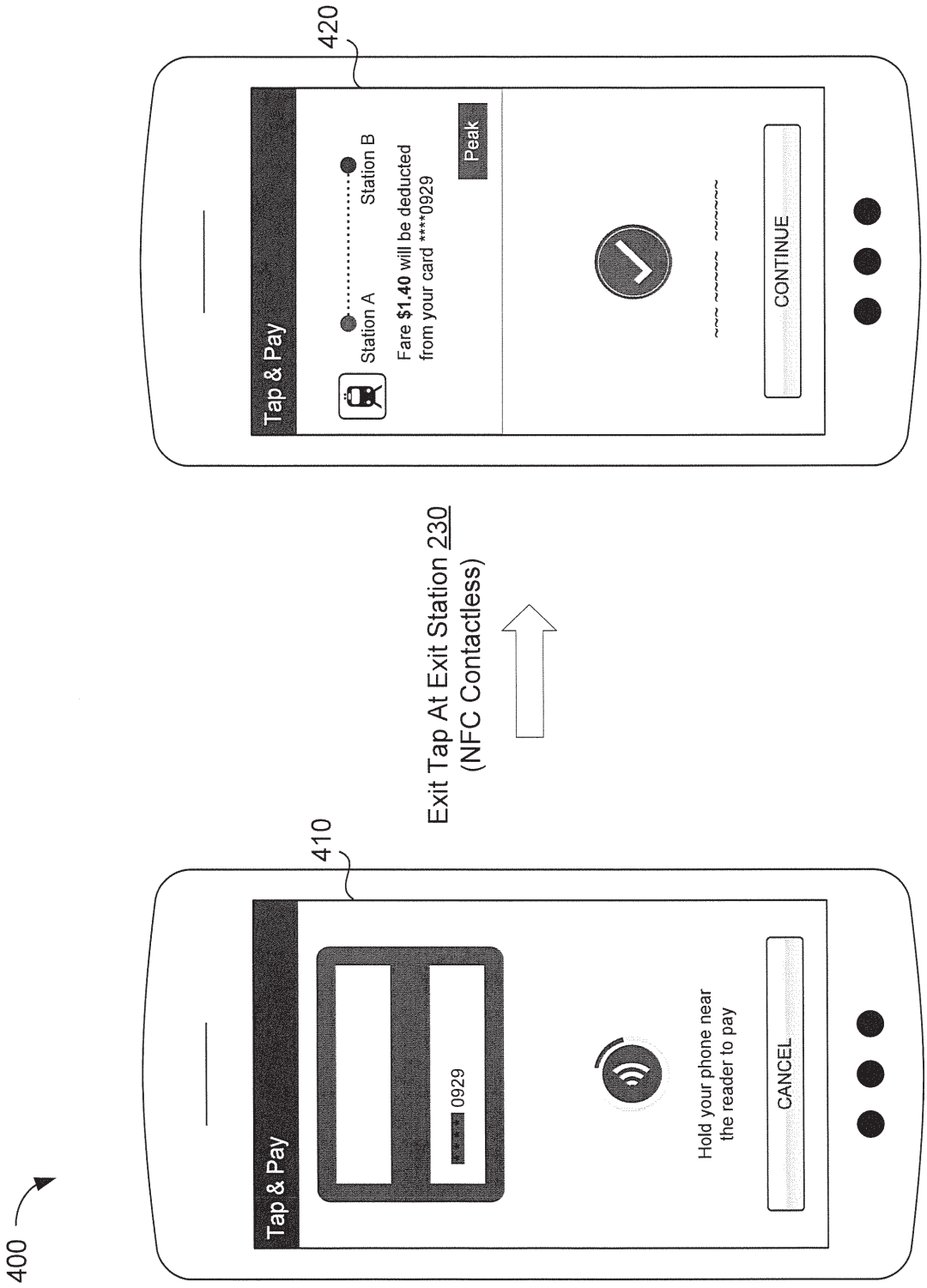

400
410
Tap & Pay
0929
Hold your phone near the reader to pay
CANCEL
Exit Tap At Exit Station 230
(NFC Contactless)
420
Tap & Pay
Station A
Station B
Fare $1.40 will be deducted from your card ****0929
Peak
CONTINUE

FIG.4

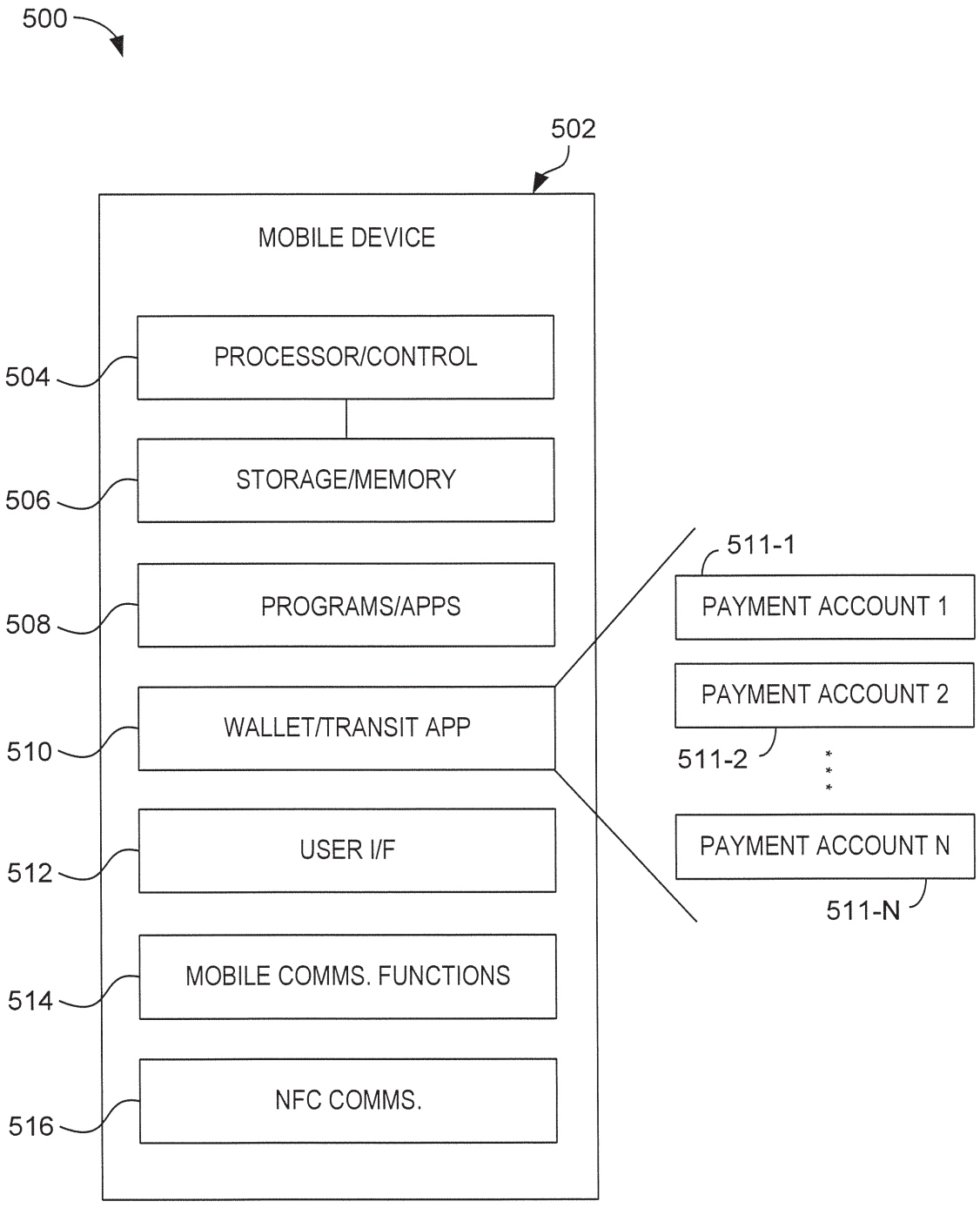

500
502
MOBILE DEVICE
PROCESSOR/CONTROL
504
STORAGE/MEMORY
506
PROGRAMS/APPS
508
WALLET/TRANSIT APP
510
USER I/F
512
MOBILE COMMS. FUNCTIONS
514
NFC COMMS.
516
511-1
PAYMENT ACCOUNT 1
PAYMENT ACCOUNT 2
511-2
PAYMENT ACCOUNT N
511-N

FIG. 5