

WHAT IS CLAIMED IS:

- 1 1. A system comprising:
2 a portable device including
3 a substrate,
4 a steganographic image on the substrate, the steganographic
5 image including a decoy image and hidden information comprising a payment
6 account number, the payment account number not being in user-readable
7 form anywhere on the substrate, and
8 a memory on the substrate, the memory storing the payment
9 account number; and
10 a mobile device in the form of a mobile phone associated with the
11 portable device, the mobile device comprising:
12 a processor, and
13 a non-transitory computer readable medium coupled to the processor,
14 the non-transitory computer readable medium including code executable by the
15 processor for implementing a method comprising:
16 receiving, from a user, a copy of the hidden information;
17 transmitting, to a server computer, a request for a decoding
18 algorithm, the request including the copy of the hidden information, wherein the
19 server computer identifies, based on the copy of the hidden information, a decoding
20 algorithm that can reveal the hidden information in the steganographic image,
21 wherein the hidden information in the steganographic image can be revealed only by
22 the decoding algorithm;
23 receiving the decoding algorithm from the server computer,
24 wherein the server computer only provides the decoding algorithm to one device;
25 storing the decoding algorithm;
26 imaging the steganographic image on the portable device; and
27 displaying the hidden information from the steganographic
28 image.
- 1 2. The system of claim 1, wherein the hidden information further
2 includes user identity information.

1 3. The system of claim 1, wherein the memory is a magnetic stripe
2 or an integrated circuit.

1 4. The system of claim 1, wherein the decoy image is visible
2 without assistance to a human eye.

1 5. The system of claim 1, wherein the portable device is in the form
2 of a card.

1 6. The system of claim 1, wherein the portable device is a payment
2 card.

1 7. The system of claim 1, wherein the hidden information is
2 encrypted, and wherein the mobile device includes a key that is configured to
3 decrypt the hidden information.

1 8. A method comprising:
2 receiving, at a mobile device in the form of a mobile phone, from a user
3 in possession of a portable device including a steganographic image with hidden
4 information comprising a payment account number, a copy of the hidden information;
5 transmitting, by the mobile device, to a server computer, a request for a
6 decoding algorithm, the request including the copy of the hidden information,
7 wherein the server computer identifies, based on the copy of the hidden information,
8 a decoding algorithm that can reveal the hidden information in the steganographic
9 image, wherein the hidden information in the steganographic image can be revealed
10 only by the decoding algorithm;
11 receiving, by the mobile device, the decoding algorithm from the server
12 computer, wherein the server computer only provides the decoding algorithm to one
13 device;
14 storing, by the mobile device, the decoding algorithm;
15 imaging, by the mobile device, the steganographic image on the
16 portable device, the payment account number not being in user-readable form
17 anywhere on the portable device, the portable device further including a memory
18 storing the payment account number; and

19 displaying, by the mobile device, the hidden information from the
20 steganographic image.

1 9. The method of claim 8, further comprising:
2 decoding, by the mobile device, the steganographic image to obtain the
3 hidden information comprising the payment account number.

1 10. The method of claim 8, wherein the hidden information is
2 encrypted, and the method further comprises:
3 decrypting, by the mobile device, the hidden information.

1 11. The system of claim 1, wherein the decoy image includes an
2 image of a landscape.

1 12. The system of claim 1, wherein the decoy image is a unique
2 image that is not included on any other portable devices.

1 13. The system of claim 1, wherein the decoy image does not
2 include any information that is personal or sensitive.

1 14. The method of claim 8, further comprising:
2 after displaying, entering the payment account number into a merchant
3 webpage displayed by a user computer in a first transaction that is an Internet
4 transaction; and
5 interacting the portable device with a point of sale terminal in a second
6 transaction.

1 15. A mobile device comprising:
2 a processor, and
3 a non-transitory computer readable medium coupled to the processor,
4 the non-transitory computer readable medium including code executable by the
5 processor for implementing a method comprising:
6 receiving, from a user in possession of a portable device including a
7 steganographic image with hidden information comprising a payment account
8 number, a copy of the hidden information;
9 transmitting, to a server computer, a request for a decoding algorithm,
10 the request including the copy of the hidden information, wherein the server

11 computer identifies, based on the copy of the hidden information, a decoding
12 algorithm that can reveal the hidden information in the steganographic image,
13 wherein the hidden information in the steganographic image can be revealed only by
14 the decoding algorithm;
15 receiving the decoding algorithm from the server computer, wherein the
16 server computer only provides the decoding algorithm to one device;
17 storing the decoding algorithm;
18 imaging the steganographic image on the portable device, the payment
19 account number not being in user-readable form anywhere on the portable device,
20 the portable device further including a memory storing the payment account number;
21 and
22 displaying the hidden information from the steganographic image.

1 16. The mobile device of claim 15, wherein the method further
2 comprises:
3 decoding, by the mobile device, the steganographic image to obtain the
4 hidden information comprising the payment account number.

1 17. The mobile device of claim 15, wherein the hidden information is
2 encrypted, and the method further comprises:
3 decrypting, by the mobile device, the hidden information.