

WHAT IS CLAIMED IS:

1 1. A portable device comprising:
2 a display;
3 an input device;
4 a camera;
5 a processor coupled to the display, the input device, and the camera; and
6 a non-transitory computer readable medium coupled to the processor, the
7 non-transitory computer readable medium comprising code, which when executed by
8 the processor, causes the portable device to:
9 receive authentication data from the input device while the display
10 is in a locked mode that prevents a transaction credential from being
11 displayed;
12 determine whether the received authentication data corresponds to
13 previously stored authentication data associated with an authorized user
14 by:
15 comparing the received authentication data with the
16 previously stored authentication data associated with the
17 authorized user; and
18 determining whether the received authentication data
19 matches the previously stored authentication data above a
20 predetermined threshold percentage;
21 in response to determining that the received authentication data
22 corresponds to the previously stored authentication data associated with
23 the authorized user:
24 transition the display from the locked mode into a transaction
25 mode to allow an item positioned behind the portable device to be
26 shown on the display;
27 capture, by the camera, an image of the item and an item
28 identifier placed proximate to the item;

29 present the image of the item positioned behind the portable
30 device on the display;
31 retrieve item information associated with the item using the
32 item identifier associated with the item;
33 overlay the item information onto the image of the item being
34 presented on the display; and
35 display the transaction credential on the display; and
36 initiate a transaction to purchase the item by providing, to an
37 access device or a server computer, the item identifier and the transaction
38 credential that was previously prevented from being displayed in the
39 locked mode, wherein the transaction is approved or denied based on
40 whether the transaction credential corresponds to a valid account identifier
41 associated with the authorized user.

1 2. The portable device of claim 1, wherein the item identifier
2 comprises one or more of a bar code, a QR code, a name, a logo, a trademark, and a
3 SKU.

1 3. The portable device of claim 1, wherein the portable device is in the
2 form of a card and wherein the display comprises a flexible OLED display.

1 4. The portable device of claim 1, wherein transitioning the display
2 from the locked mode into the transaction mode comprises:
3 transforming the display from an opaque appearance to a transparent or
4 semi-transparent appearance to allow a user to view the item through the portable
5 device.

1 5. The portable device of claim 1, wherein the authentication data is
2 first authentication data, and the code, which when executed by the processor, further
3 causes the portable device to:
4 prior to initiating the transaction:
5 receive second authentication data; and

6 determine whether the second authentication data matches those
7 of the authorized user.

1 6. The portable device of claim 1, wherein the input device is a
2 biometric sensor.

1 7. The portable device of claim 5, wherein the second authentication
2 data is received by a different input device than the input device that received the first
3 authentication data.

1 8. The portable device of claim 1, wherein the portable device is in the
2 form of a card, and the input device is a fingerprint sensor disposed on the card.

1 9. The portable device of claim 1, wherein transitioning the display
2 from the locked mode into the transaction mode comprises:
3 activating the camera to capture the image of the item positioned behind
4 the portable device.

1 10. A method of conducting a transaction using a portable device, the
2 method comprising:
3 receiving authentication data from an input device of the portable device
4 while a display of the portable device is in a locked mode that prevents transaction
5 credentials from being displayed;
6 determining whether the received authentication data corresponds to
7 previously stored authentication data associated with an authorized user by:
8 comparing the received authentication data with the previously
9 stored authentication data associated with the authorized user; and
10 determining whether the received authentication data matches the
11 previously stored authentication data above a predetermined threshold
12 percentage;

13 in response to determining that the received authentication data
14 corresponds to the previously stored authentication data associated with the authorized
15 user:

16 transitioning the display from the locked mode into a transaction
17 mode to allow an item positioned behind the portable device to be shown
18 on the display;

19 capturing, by a camera of the portable device, an image of the item
20 and an item identifier placed proximate to the item;

21 presenting the image of the item positioned behind the portable
22 device on the display;

23 retrieving item information associated with the item using the item
24 identifier associated with the item;

25 overlaying the item information onto the image of the item being
26 presented on the display; and

27 displaying the transaction credential on the display; and
28 initiating a transaction to purchase the item by providing, to an access
29 device or a server computer, the item identifier and the transaction credential that was
30 previously prevented from being displayed in the locked mode, wherein the transaction
31 is approved or denied based on whether the transaction credential corresponds to a
32 valid account identifier associated with the authorized user.

1 11. The method of claim 10, wherein the item identifier comprises one
2 or more of a bar code, a QR code, a name, a logo, a trademark, and a SKU.

1 12. The method of claim 10, wherein the portable device is in the form
2 of a card and wherein the display comprises a flexible OLED display.

1 13. The method of claim 10, wherein the authentication data is first
2 authentication data, and the method further comprises:

3 prior to initiating the transaction:

4 receiving second authentication data; and

5 determining whether the second authentication data matches those
6 of the authorized user.

1 14. The method of claim 10, wherein transitioning the display from the
2 locked mode into the transaction mode comprises:
3 transforming the display from an opaque appearance to a transparent or
4 semi-transparent appearance to allow the item to be viewed through the display.

1 15. The method of claim 10, wherein the input device is a biometric
2 sensor.

1 16. The method of claim 13, wherein the second authentication data is
2 received by a different input device than the input device that received the first
3 authentication data.

1 17. The method of claim 10, wherein the portable device is in the form
2 of a card, and the input device is a fingerprint sensor disposed on the card.

1 18. The method of claim 10, wherein transitioning the display from the
2 locked mode into the transaction mode comprises:
3 activating the camera of the portable device to capture the image of the
4 item positioned behind the portable device.