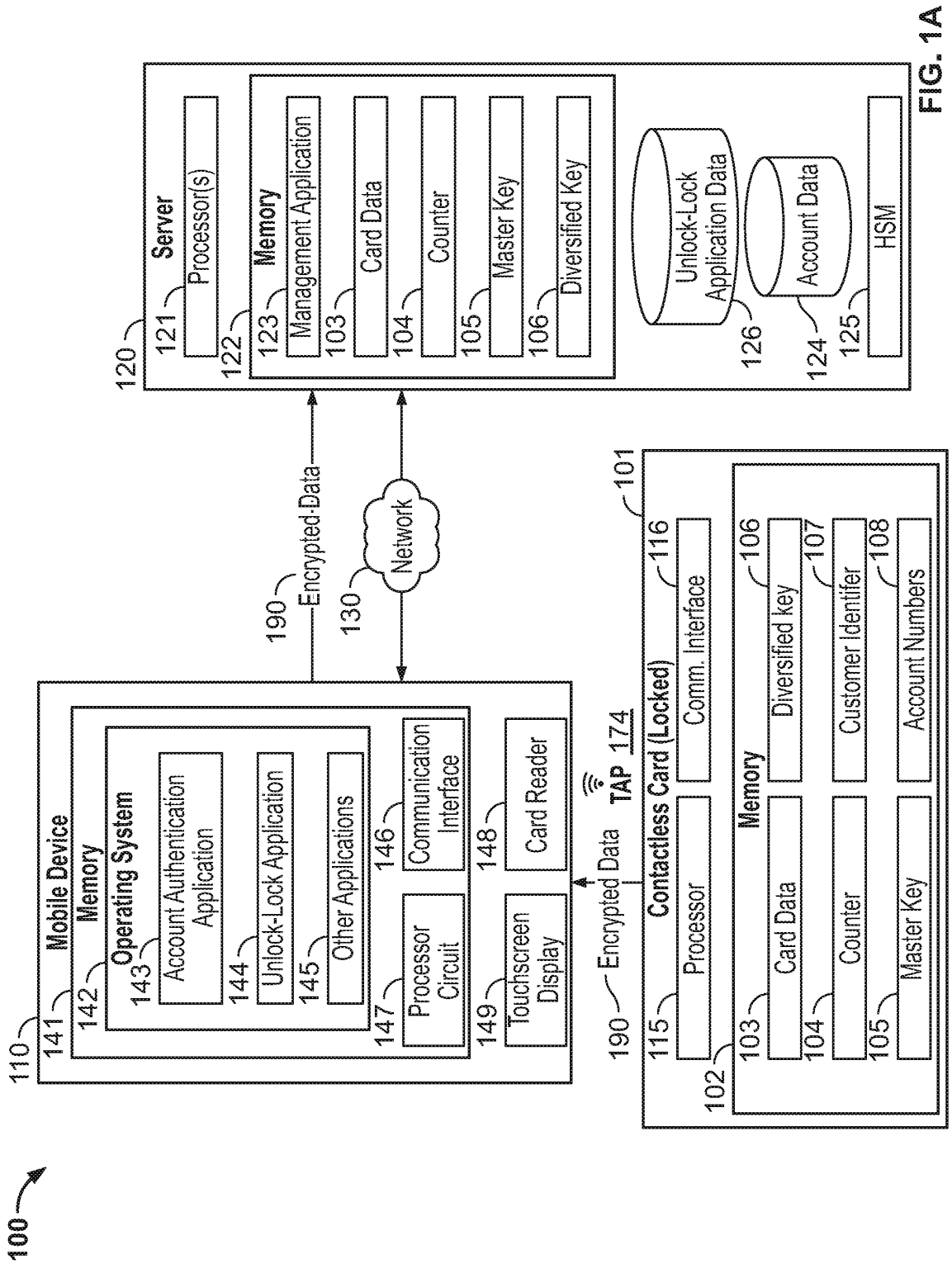

100
Mobile Device
110
Memory
141
Operating System
142
Account Authentication Application
143
Unlock-Lock Application
144
Other Applications
145
Processor Circuit
147
Communication Interface
146
Card Reader
148
Touchscreen Display
149
Encrypted Data
190
TAP
174
Contactless Card (Locked)
101
Processor
115
Comm. Interface
116
Memory
102
Card Data
103
Counter
104
Master Key
105
Diversified key
106
Customer Identifer
107
Account Numbers
108
Encrypted-Data
190
Network
130
Server
120
Processor(s)
121
Memory
122
Management Application
123
Card Data
103
Counter
104
Master Key
105
Diversified Key
106
Unlock-Lock Application Data
126
Account Data
124
HSM
125

FIG. 1A

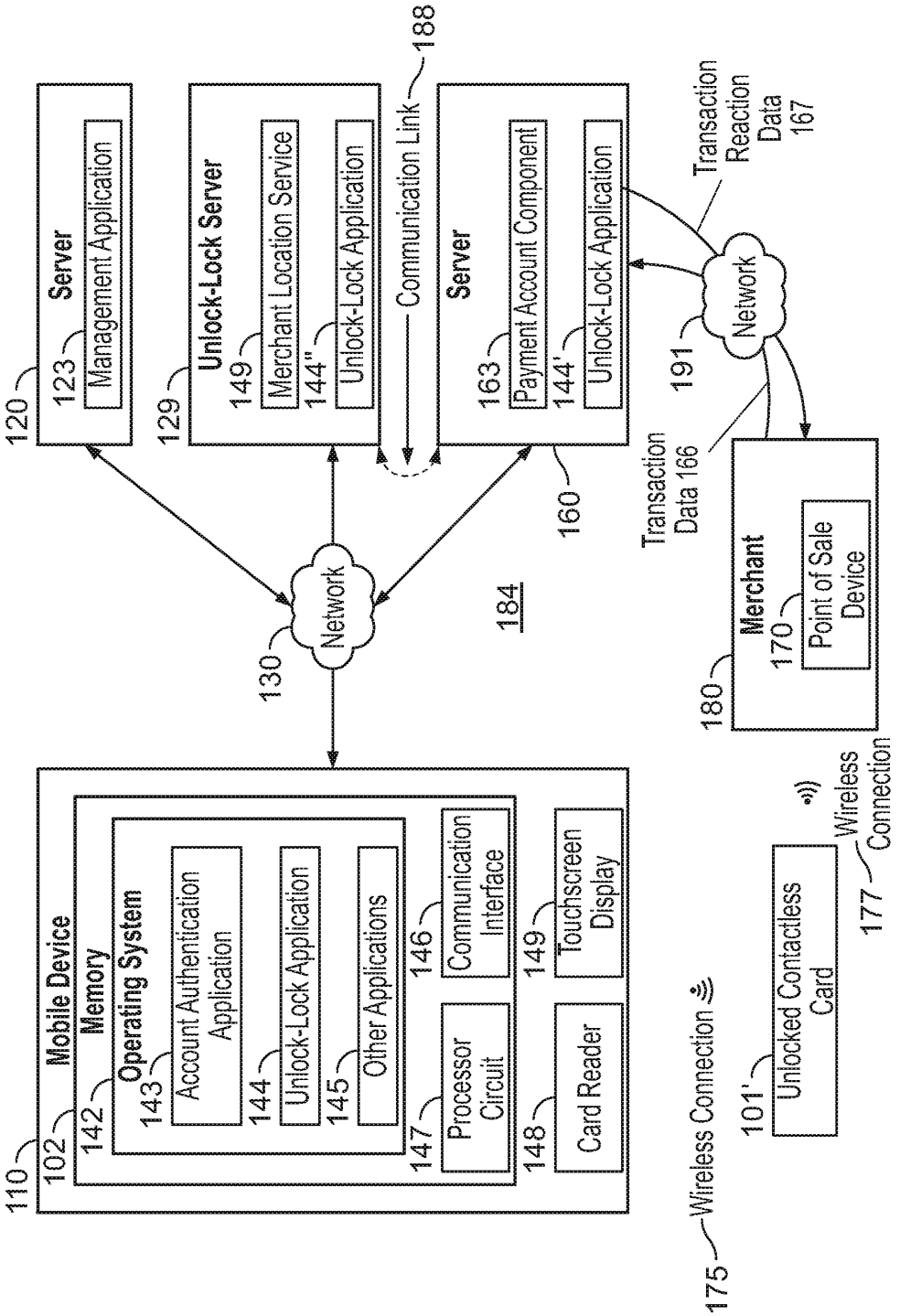

Server
123
Management Application
120
Unlock-Lock Server
149
Merchant Location Service
144"
Unlock-Lock Application
129
Communication Link
188
Server
163
Payment Account Component
144'
Unlock-Lock Application
160
Transaction Reaction Data 167
Network
191
Transaction Data 166
Network
130
184
Merchant
170
Point of Sale Device
180
Mobile Device
102
Memory
142
Operating System
143
Account Authentication Application
144
Unlock-Lock Application
145
Other Applications
147
Processor Circuit
146
Communication Interface
148
Card Reader
149
Touchscreen Display
110
Wireless Connection
175
Unlocked Contactless Card
101'
Wireless Connection
177

FIG. 1B

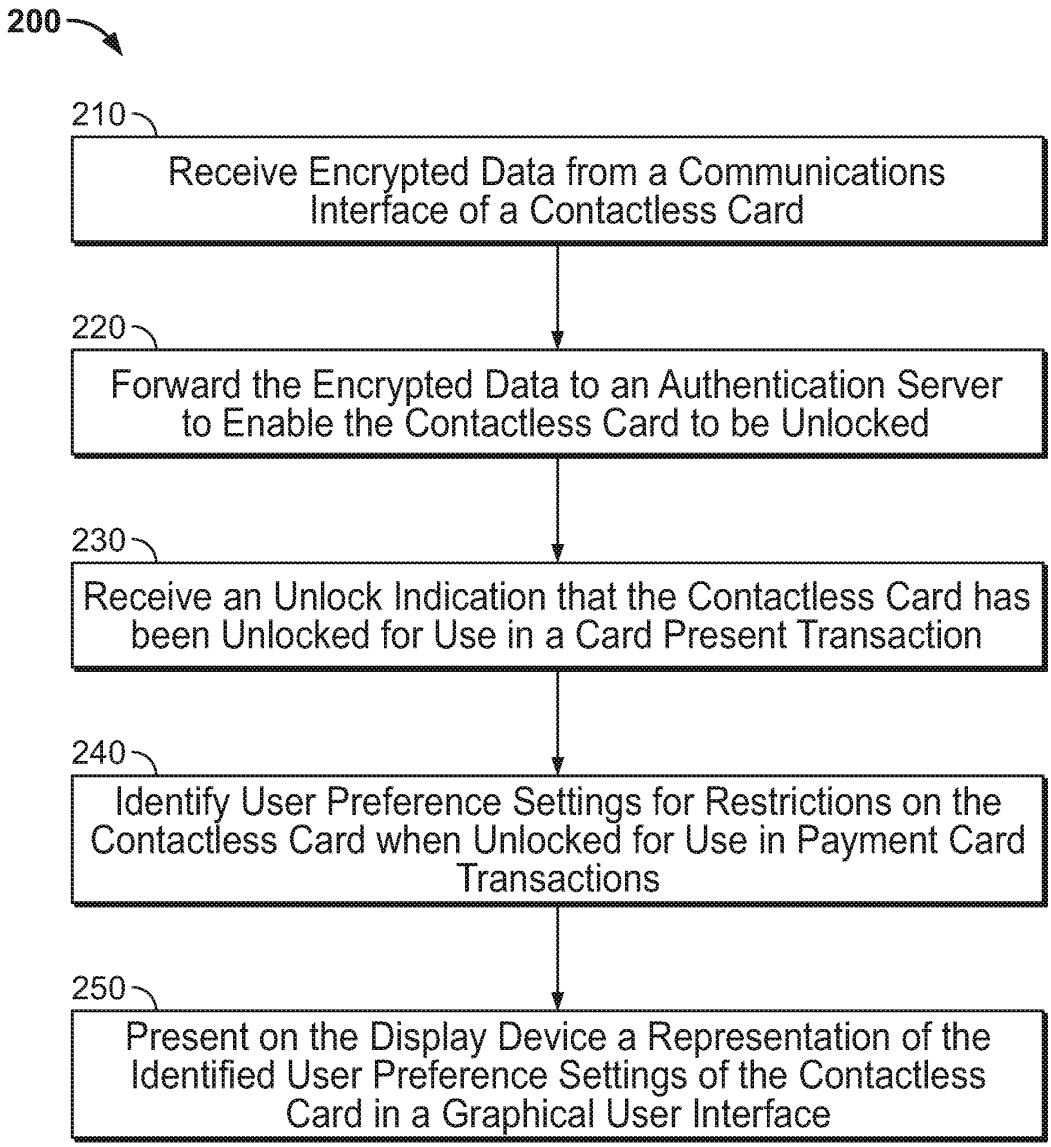

200
210
Receive Encrypted Data from a Communications Interface of a Contactless Card
220
Forward the Encrypted Data to an Authentication Server to Enable the Contactless Card to be Unlocked
230
Receive an Unlock Indication that the Contactless Card has been Unlocked for Use in a Card Present Transaction
240
Identify User Preference Settings for Restrictions on the Contactless Card when Unlocked for Use in Payment Card Transactions
250
Present on the Display Device a Representation of the Identified User Preference Settings of the Contactless Card in a Graphical User Interface

FIG. 2A

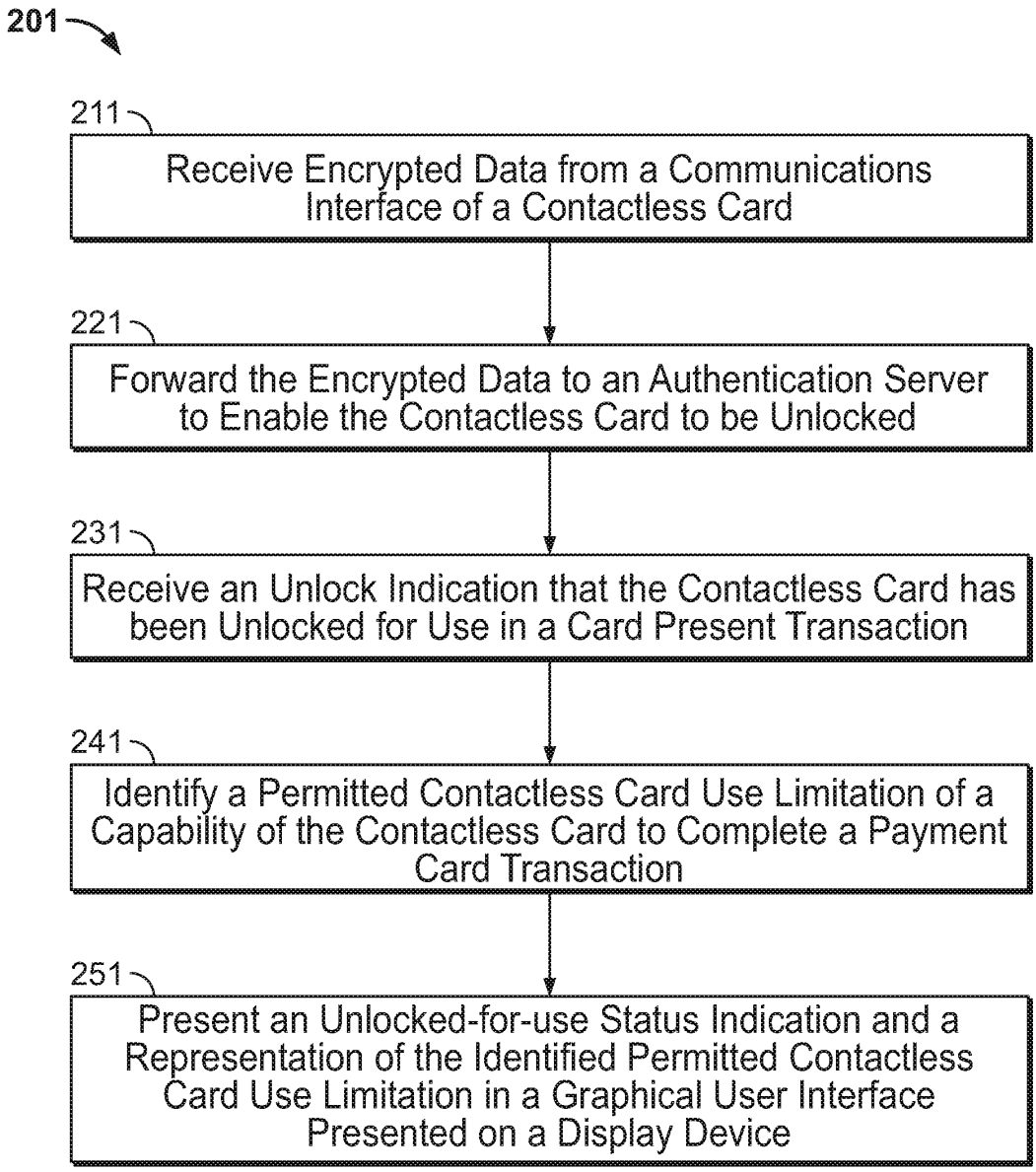

201
211
Receive Encrypted Data from a Communications Interface of a Contactless Card
221
Forward the Encrypted Data to an Authentication Server to Enable the Contactless Card to be Unlocked
231
Receive an Unlock Indication that the Contactless Card has been Unlocked for Use in a Card Present Transaction
241
Identify a Permitted Contactless Card Use Limitation of a Capability of the Contactless Card to Complete a Payment Card Transaction
251
Present an Unlocked-for-use Status Indication and a Representation of the Identified Permitted Contactless Card Use Limitation in a Graphical User Interface Presented on a Display Device

FIG. 2B

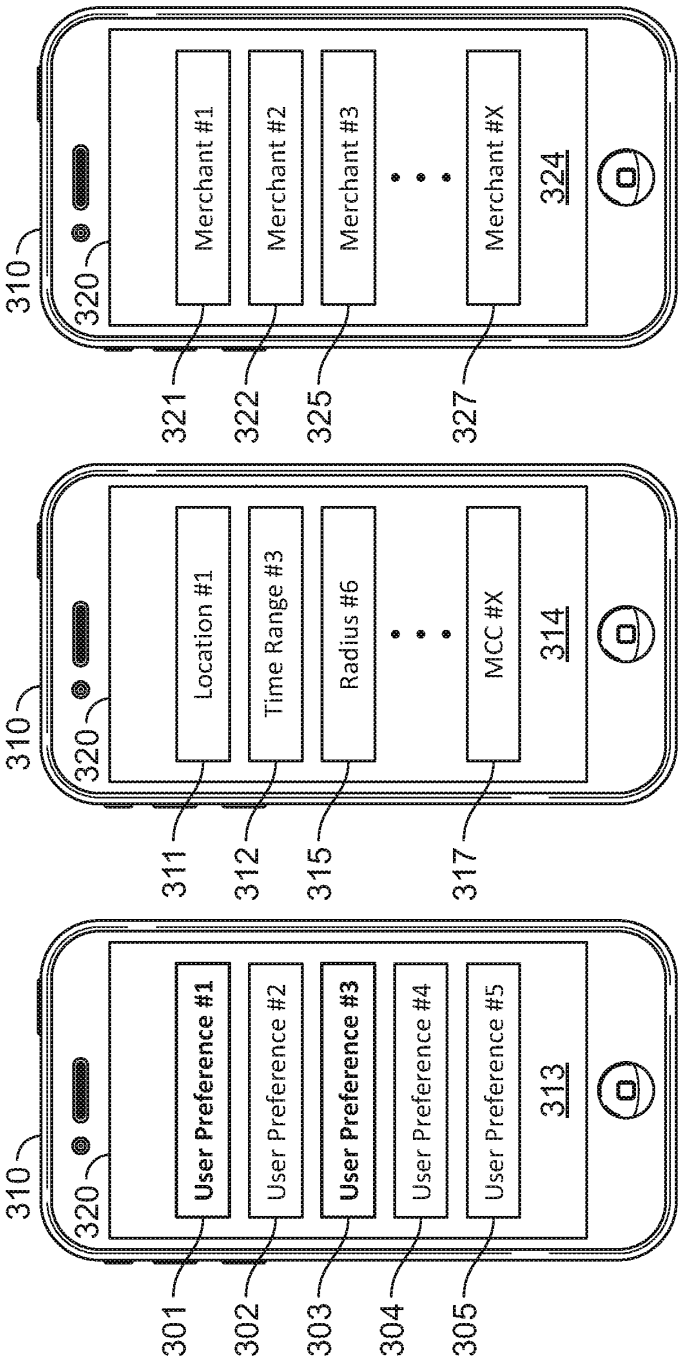


FIG. 3A

FIG. 3B

FIG. 3C

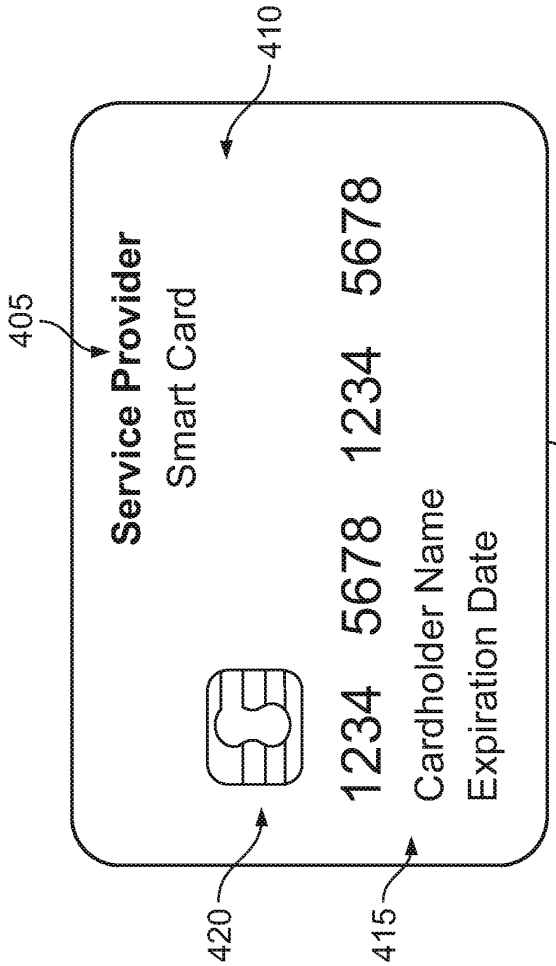

410
405
Service Provider
Smart Card
1234 5678 1234 5678
Cardholder Name
Expiration Date
101/101'
420
415

FIG. 4A

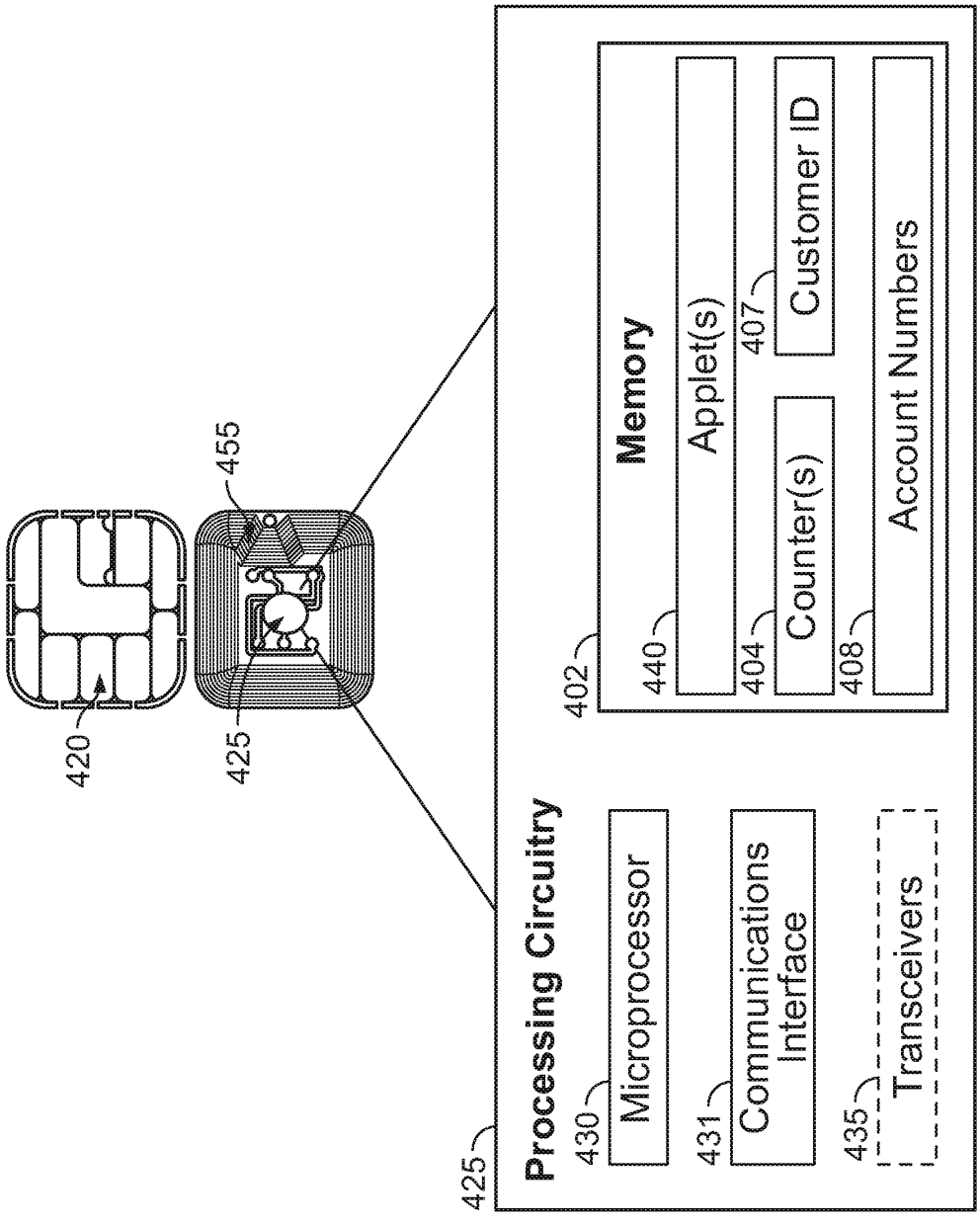

420
455
425
425
Processing Circuitry
430
Microprocessor
431
Communications Interface
435
Transceivers
402
Memory
440
Applet(s)
404
Counter(s)
407
Customer ID
408
Account Numbers

FIG. 4B

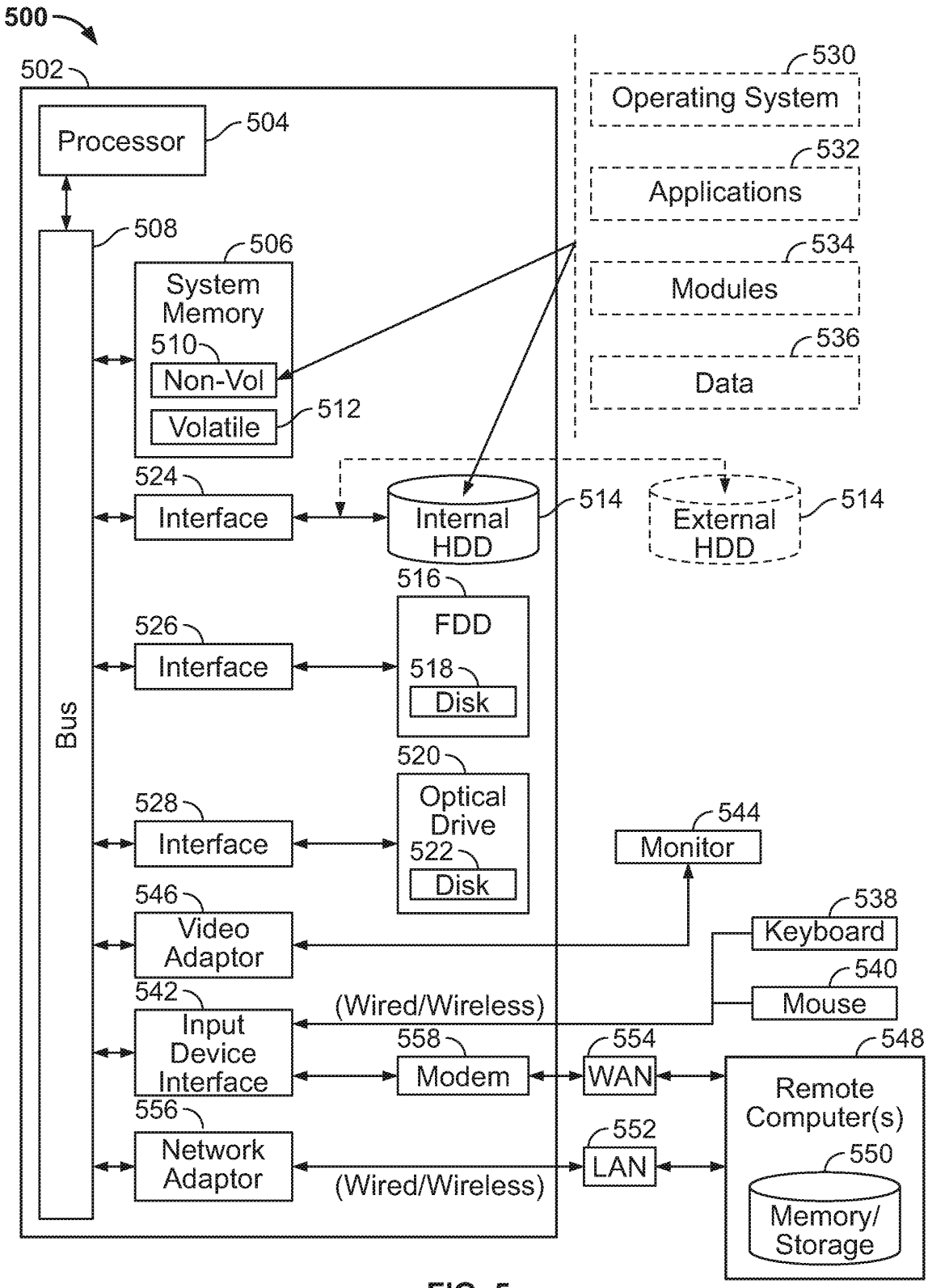

500
502
Processor
504
508
Bus
506
System Memory
510
Non-Vol
512
Volatile
530
Operating System
532
Applications
534
Modules
536
Data
524
Interface
Internal HDD
514
External HDD
514
516
FDD
526
Interface
518
Disk
520
Optical Drive
528
Interface
522
Disk
544
Monitor
546
Video Adaptor
538
Keyboard
540
Mouse
542
Input Device Interface
(Wired/Wireless)
558
Modem
554
WAN
548
Remote Computer(s)
556
Network Adaptor
552
LAN
550
Memory/ Storage
(Wired/Wireless)

FIG. 5

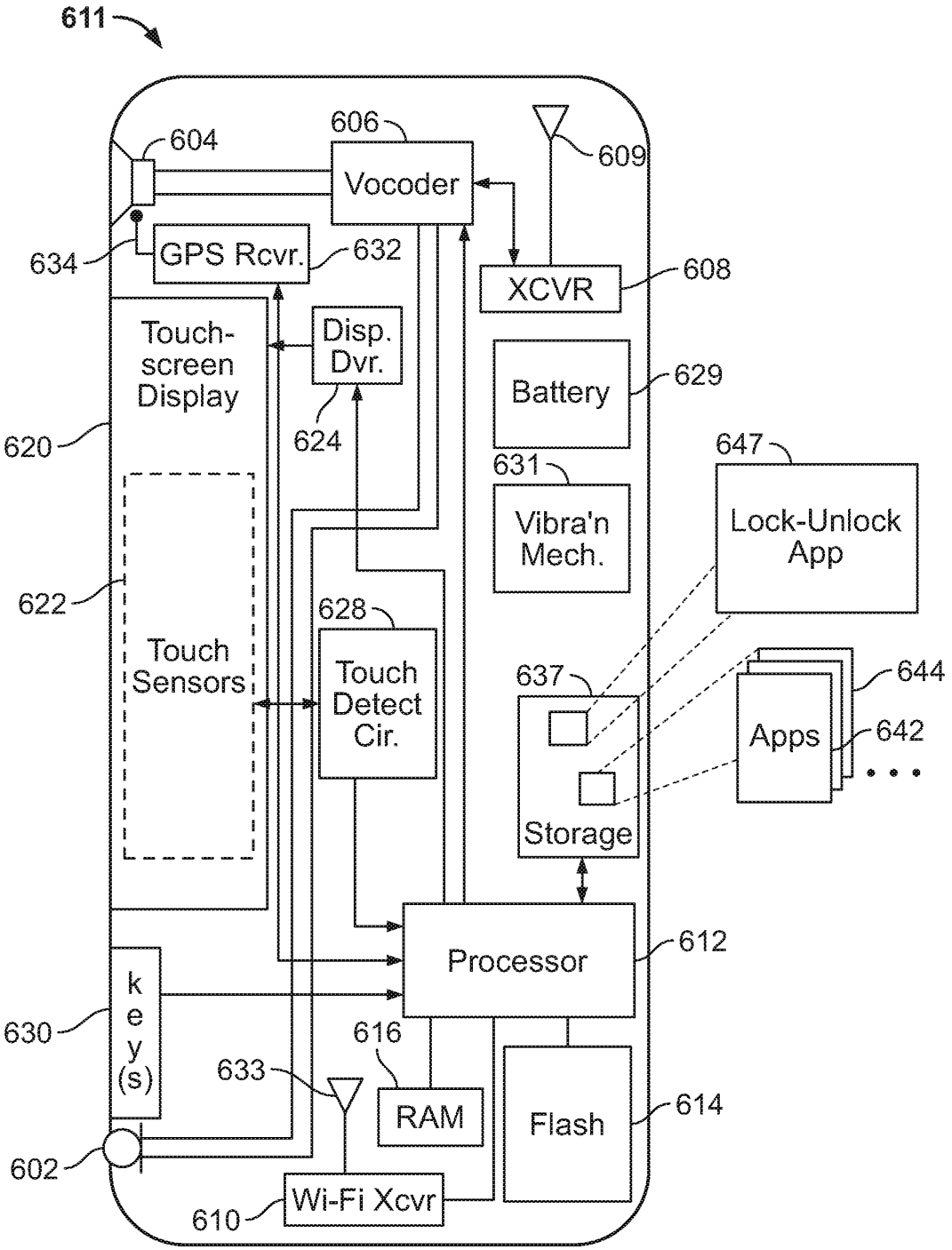

611
604
606
Vocoder
609
634
GPS Rcvr.
632
XCVR
608
Touch-screen Display
Disp. Dvr.
Battery
629
620
624
647
631
Vibra'n Mech.
Lock-Unlock App
622
628
Touch Sensors
Touch Detect Cir.
637
644
Apps
642
Storage
Processor
612
k e y (s)
630
616
633
RAM
Flash
614
602
Wi-Fi Xcvr
610

FIG. 6