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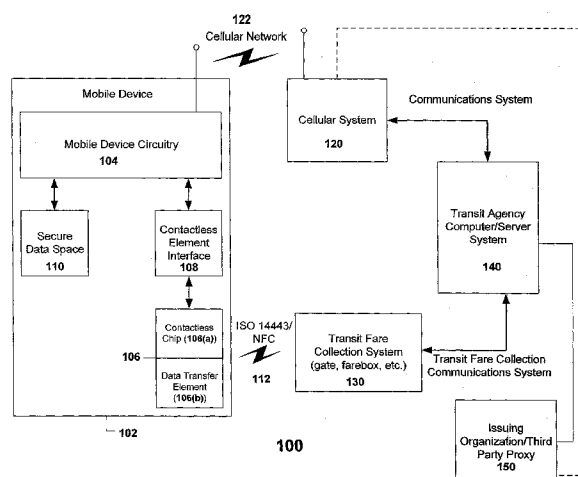
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(54) Title: MOBILE TRANSIT FARE PAYMENT



(57) Abstract: A system, apparatus, and method for facilitating the payment and collection of transit system fares using a mobile device. The inventive system utilizes a contactless element embedded within a mobile wireless device, such as a mobile phone, PDA, or the like. The smart element is integrated with the circuitry of the mobile device to permit the data to be accessed and manipulated (e.g., read, written, erased) using the wireless communications network as the data transport channel. The data required to enable a user to access a transit system and for the system to conduct fare calculations may be provided to the memory in the contactless element using the wireless network. Such data may include access control data (keys, passwords, identification data) or data required for fare calculations (rates, historical data on system use).