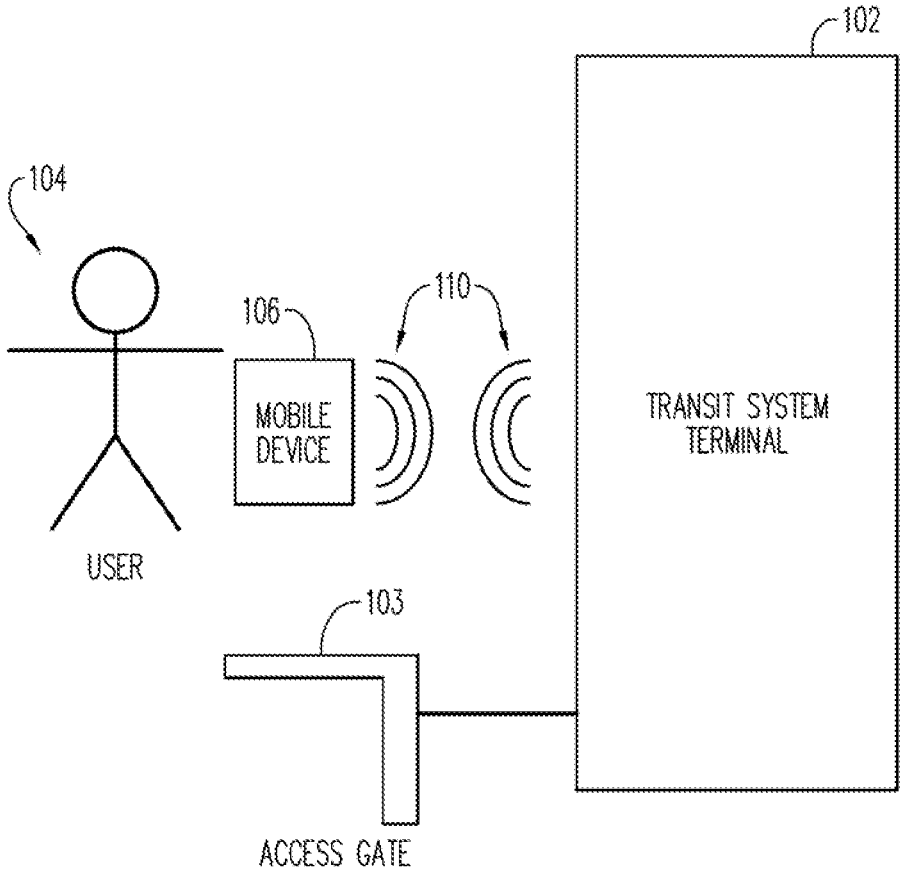

102
104
106
110
MOBILE DEVICE
TRANSIT SYSTEM TERMINAL
USER
103
ACCESS GATE

FIG. 1

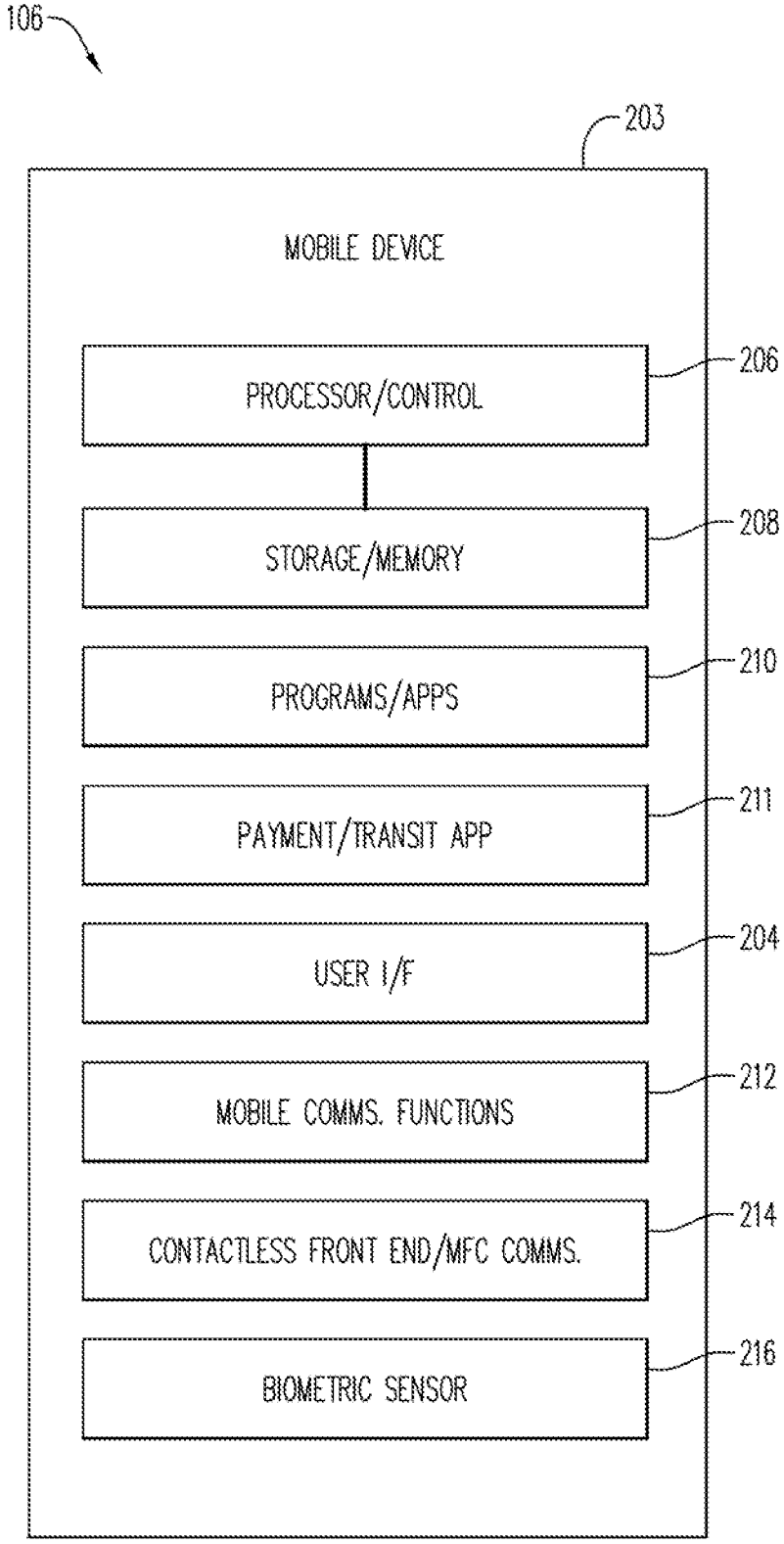

106
203
MOBILE DEVICE
PROCESSOR/CONTROL
206
STORAGE/MEMORY
208
PROGRAMS/APPS
210
PAYMENT/TRANSIT APP
211
USER I/F
204
MOBILE COMMS. FUNCTIONS
212
CONTACTLESS FRONT END/MFC COMMS.
214
BIOMETRIC SENSOR
216

FIG. 2

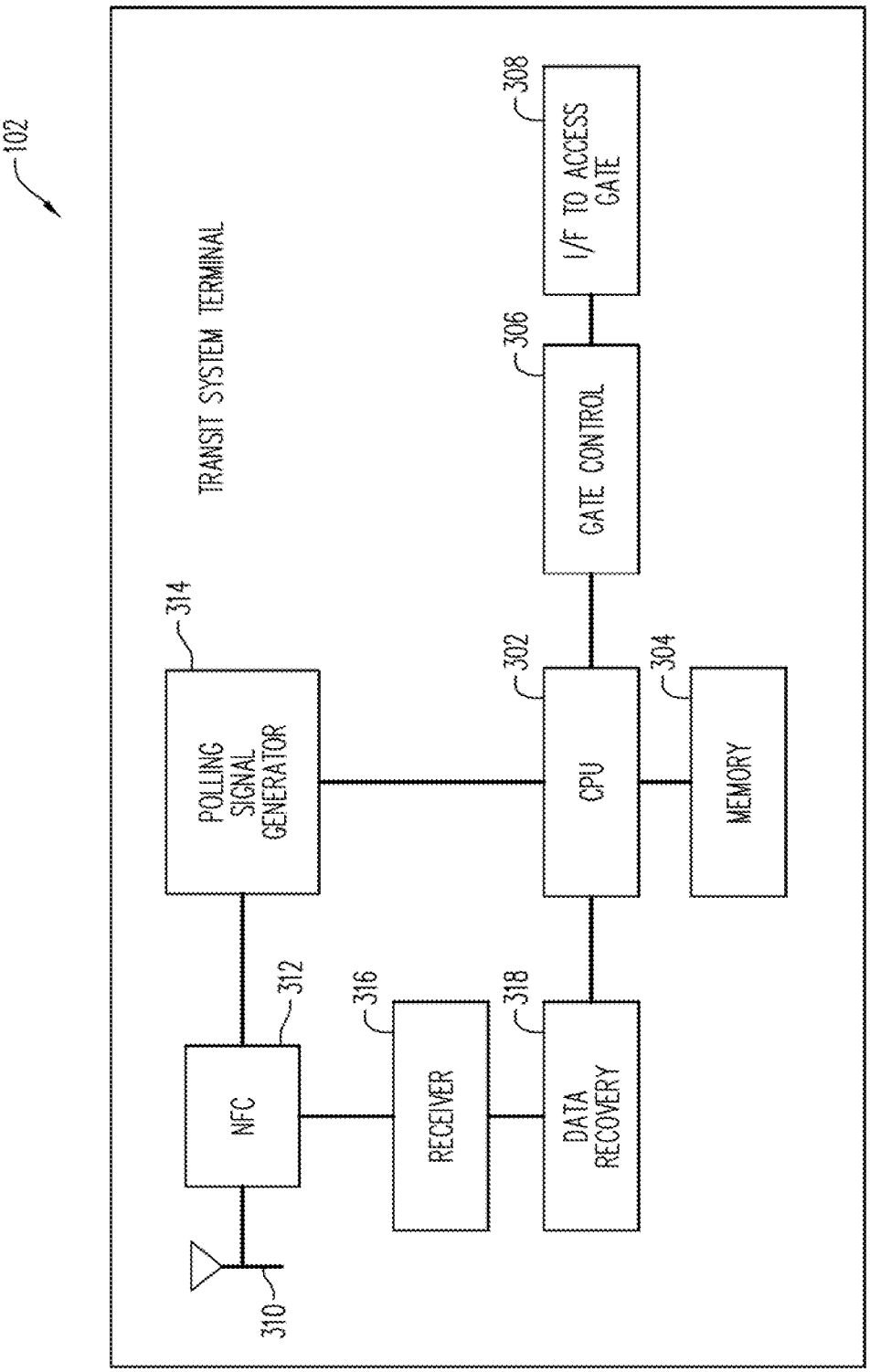

102
TRANSIT SYSTEM TERMINAL
308
I/F TO ACCESS GATE
306
GATE CONTROL
314
POLLING SIGNAL GENERATOR
302
CPU
304
MEMORY
312
NFC
316
RECEIVER
318
DATA RECOVERY
310

FIG. 3

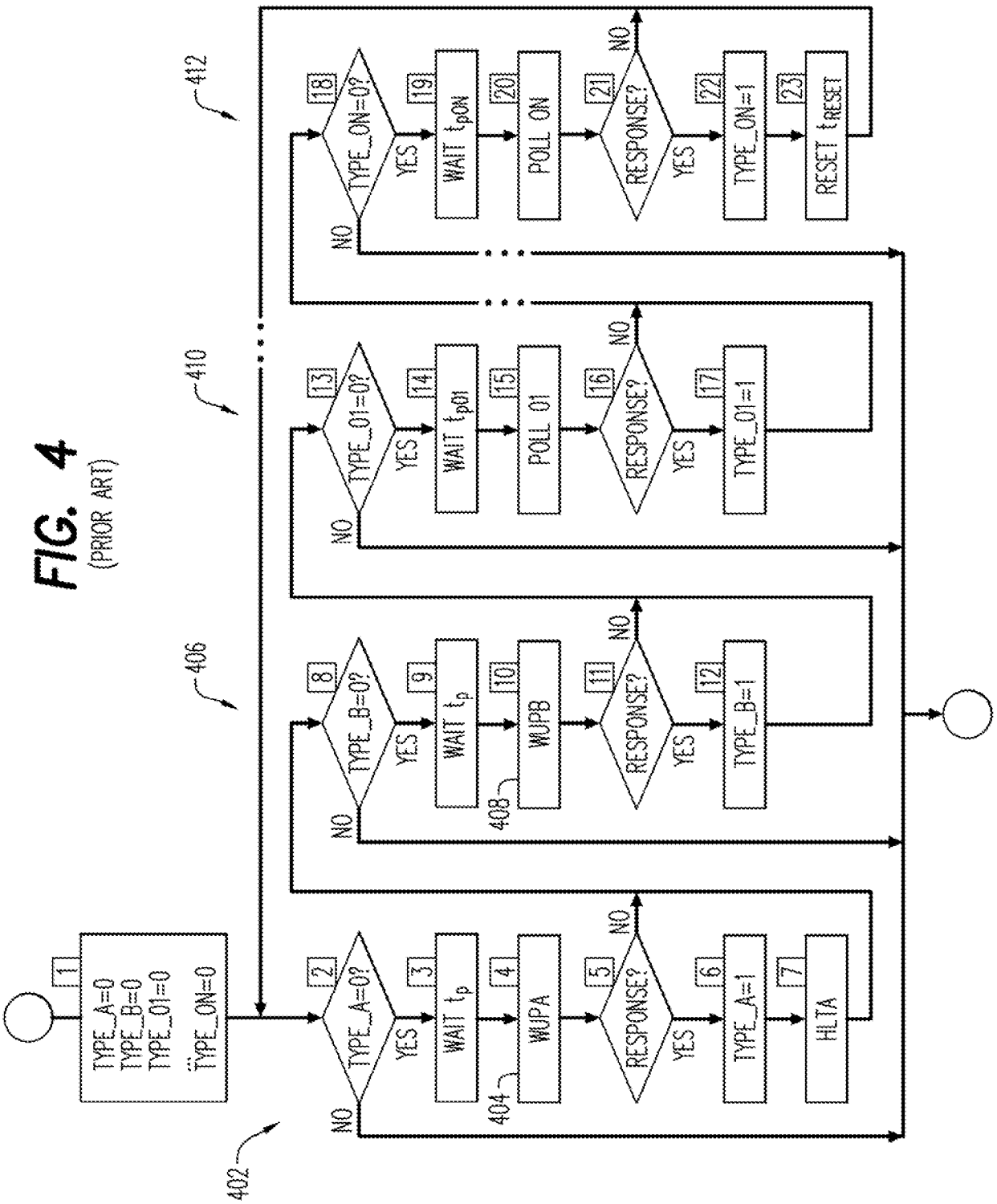
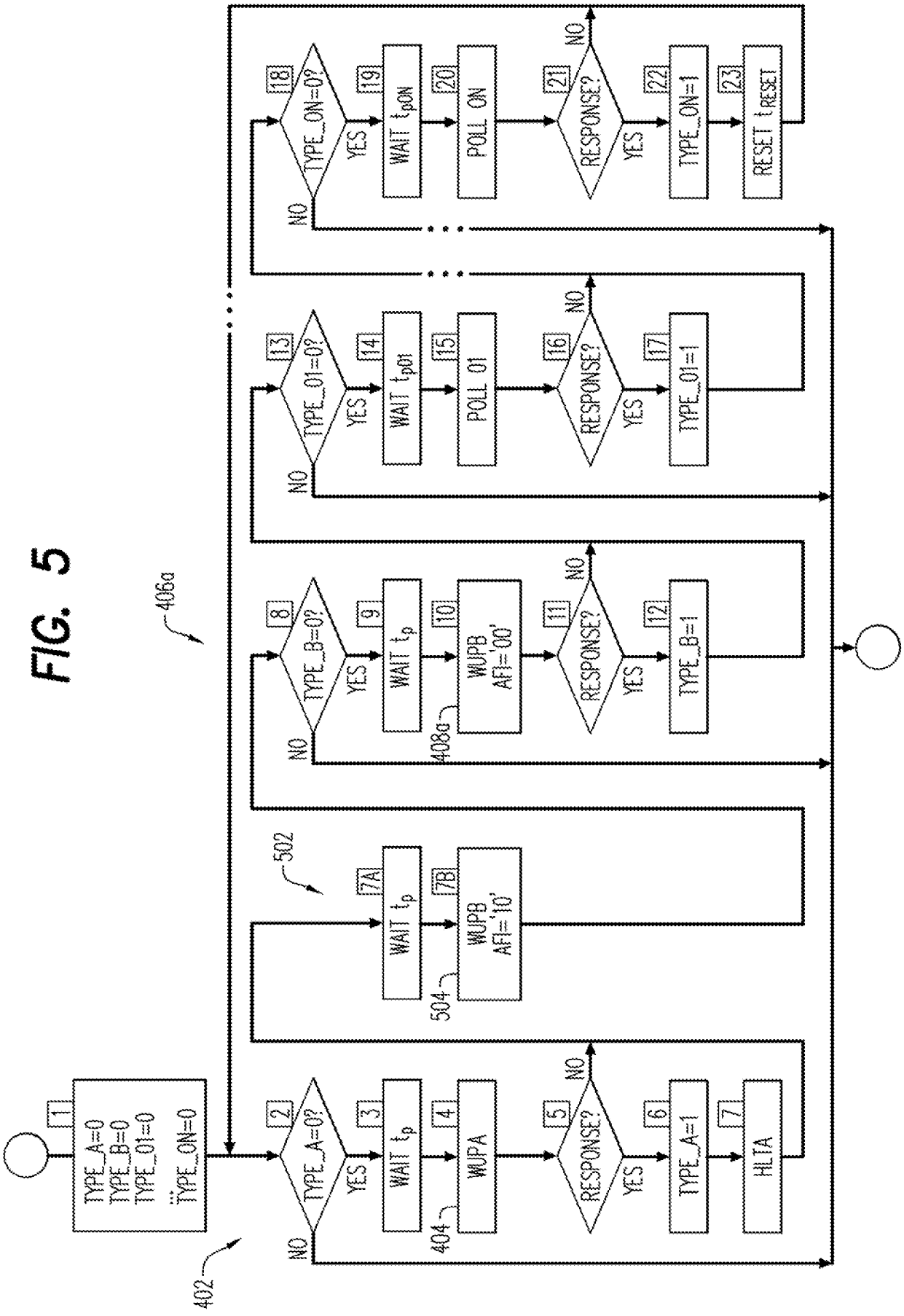


FIG. 4
(PRIOR ART)

FIG. 5


402
404
406a
408a
502
504
1
TYPE_A=0
TYPE_B=0
TYPE_01=0
TYPE_ON=0
2
TYPE_A=0?
YES
NO
3
WAIT t_p
4
WUPA
5
RESPONSE?
YES
NO
6
TYPE_A=1
7
HLTA
7A
WAIT t_p
7B
WUPB
AFI='10'
8
TYPE_B=0?
YES
NO
9
WAIT t_p
10
WUPB
AFI='00'
11
RESPONSE?
YES
NO
12
TYPE_B=1
13
TYPE_01=0?
YES
NO
14
WAIT t_{p01}
15
POLL 01
16
RESPONSE?
YES
NO
17
TYPE_01=1
18
TYPE_ON=0?
YES
NO
19
WAIT t_{pON}
20
POLL ON
21
RESPONSE?
YES
NO
22
TYPE_ON=1
23
RESET t_{RESET}

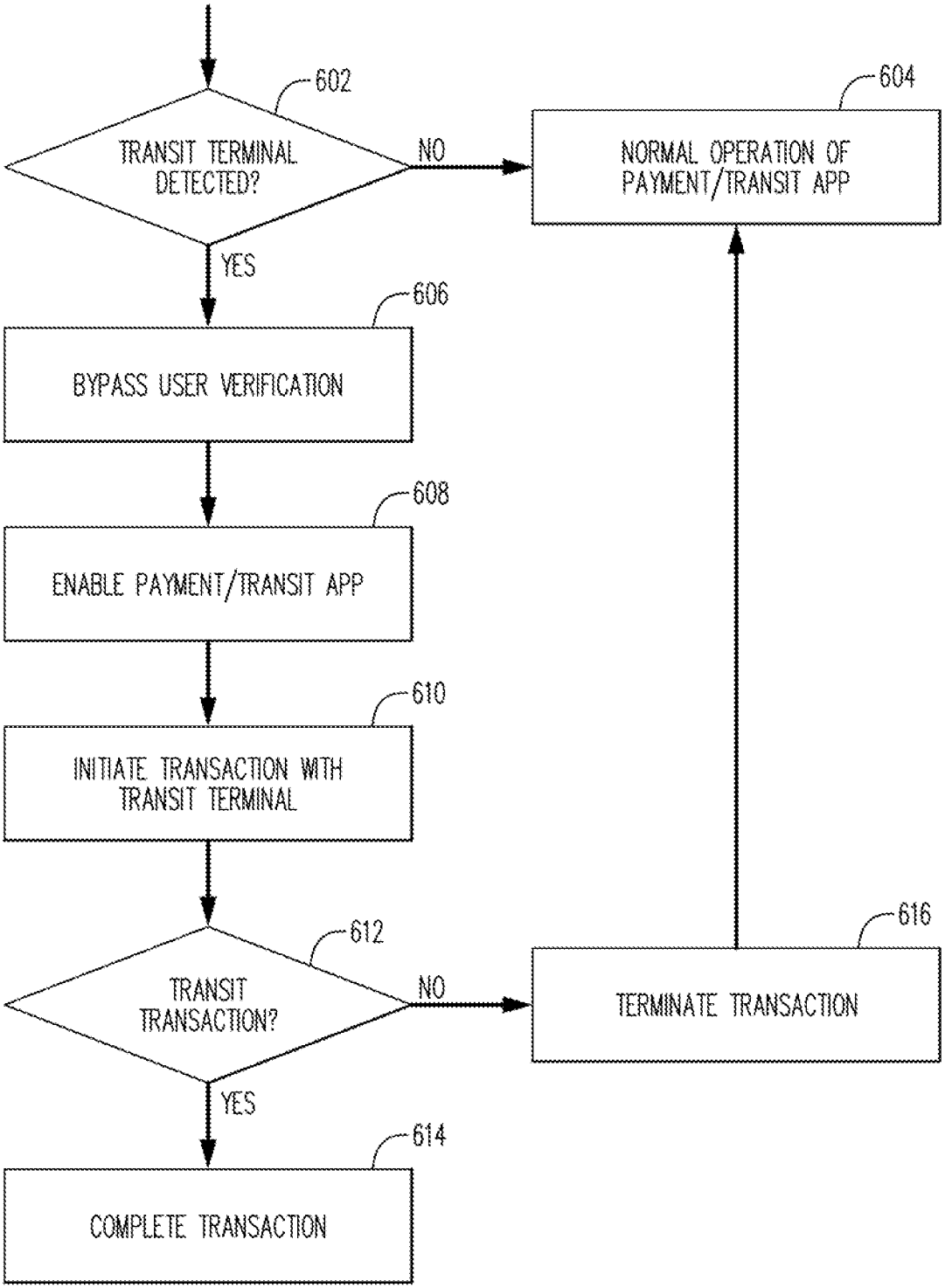

602
TRANSIT TERMINAL DETECTED?
NO
604
NORMAL OPERATION OF PAYMENT/TRANSIT APP
YES
606
BYPASS USER VERIFICATION
608
ENABLE PAYMENT/TRANSIT APP
610
INITIATE TRANSACTION WITH TRANSIT TERMINAL
612
TRANSIT TRANSACTION?
NO
616
TERMINATE TRANSACTION
YES
614
COMPLETE TRANSACTION

FIG. 6