

Fig. 1 (prior art)

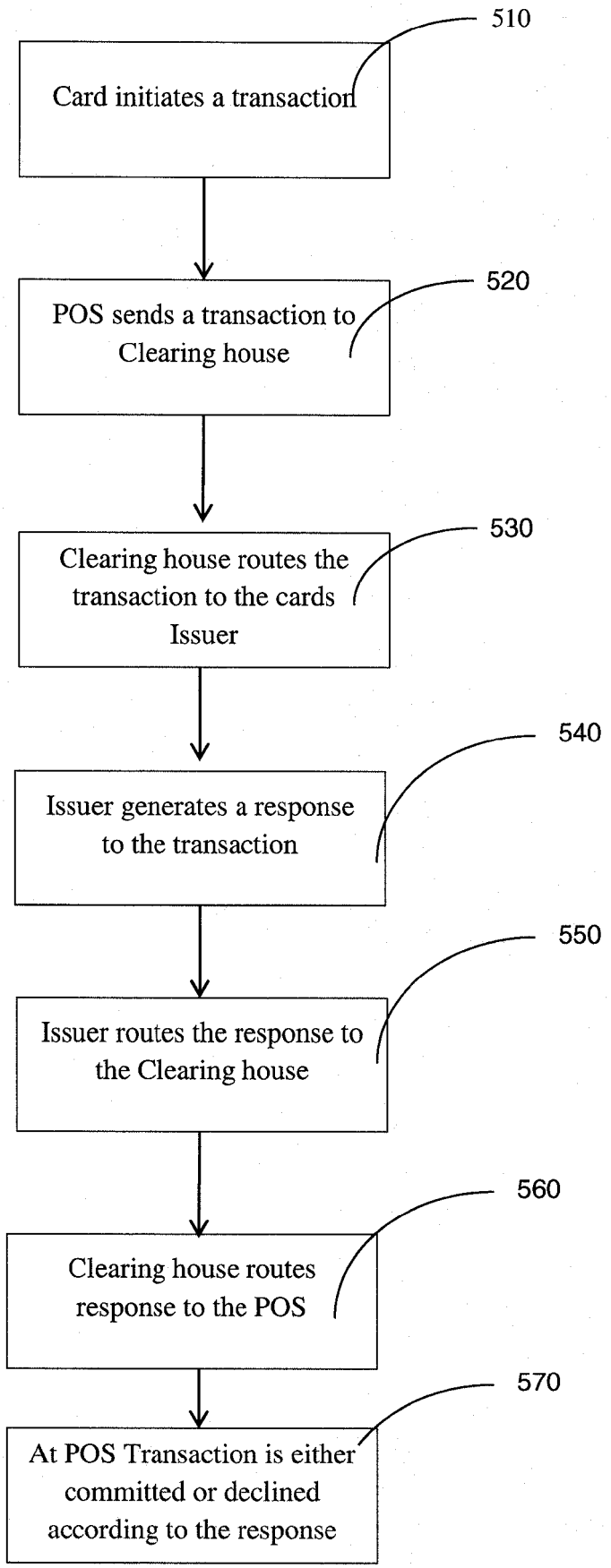


Fig. 2 (prior art)

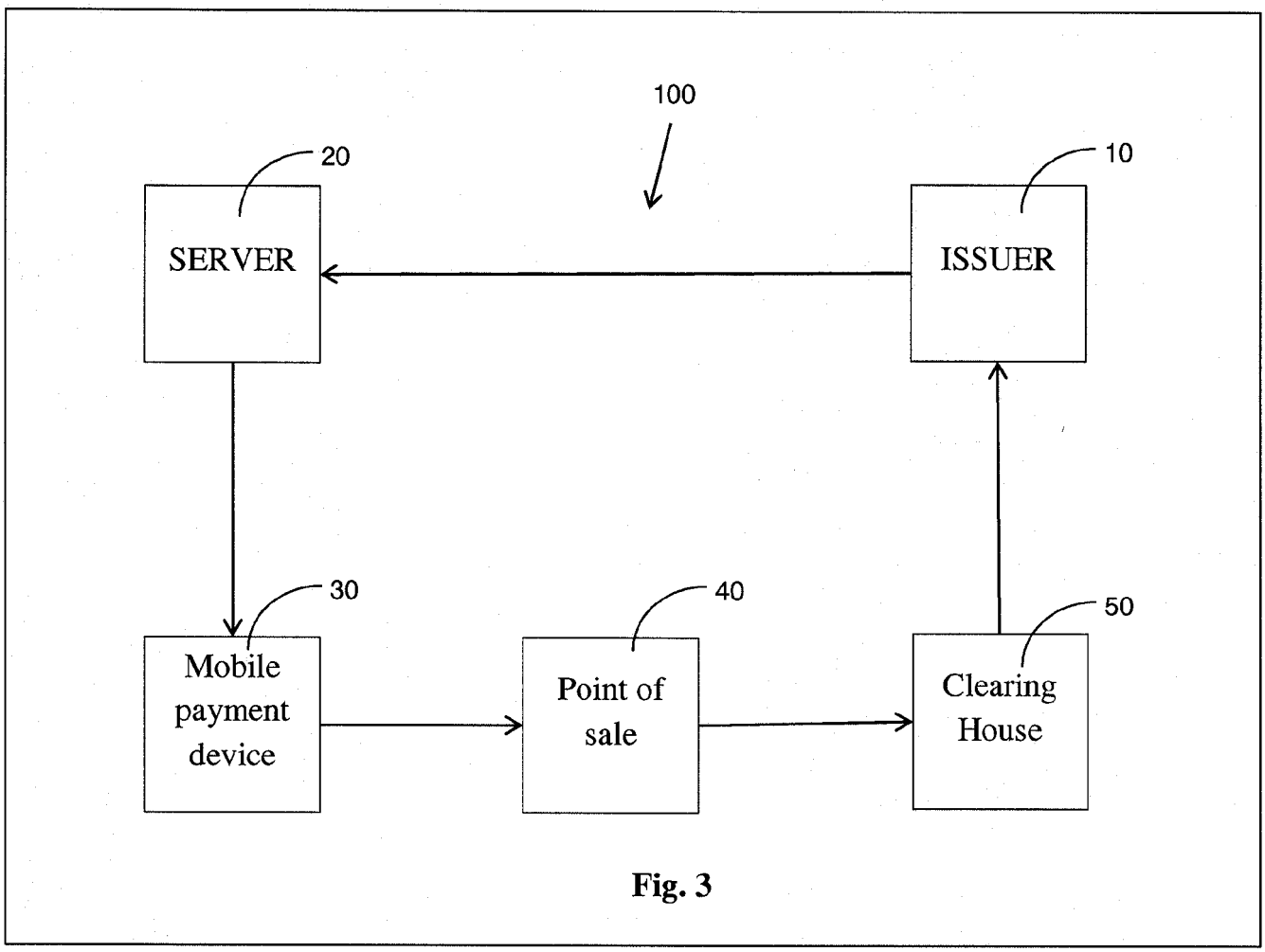

100
20
SERVER
10
ISSUER
30
Mobile payment device
40
Point of sale
50
Clearing House

Fig. 3

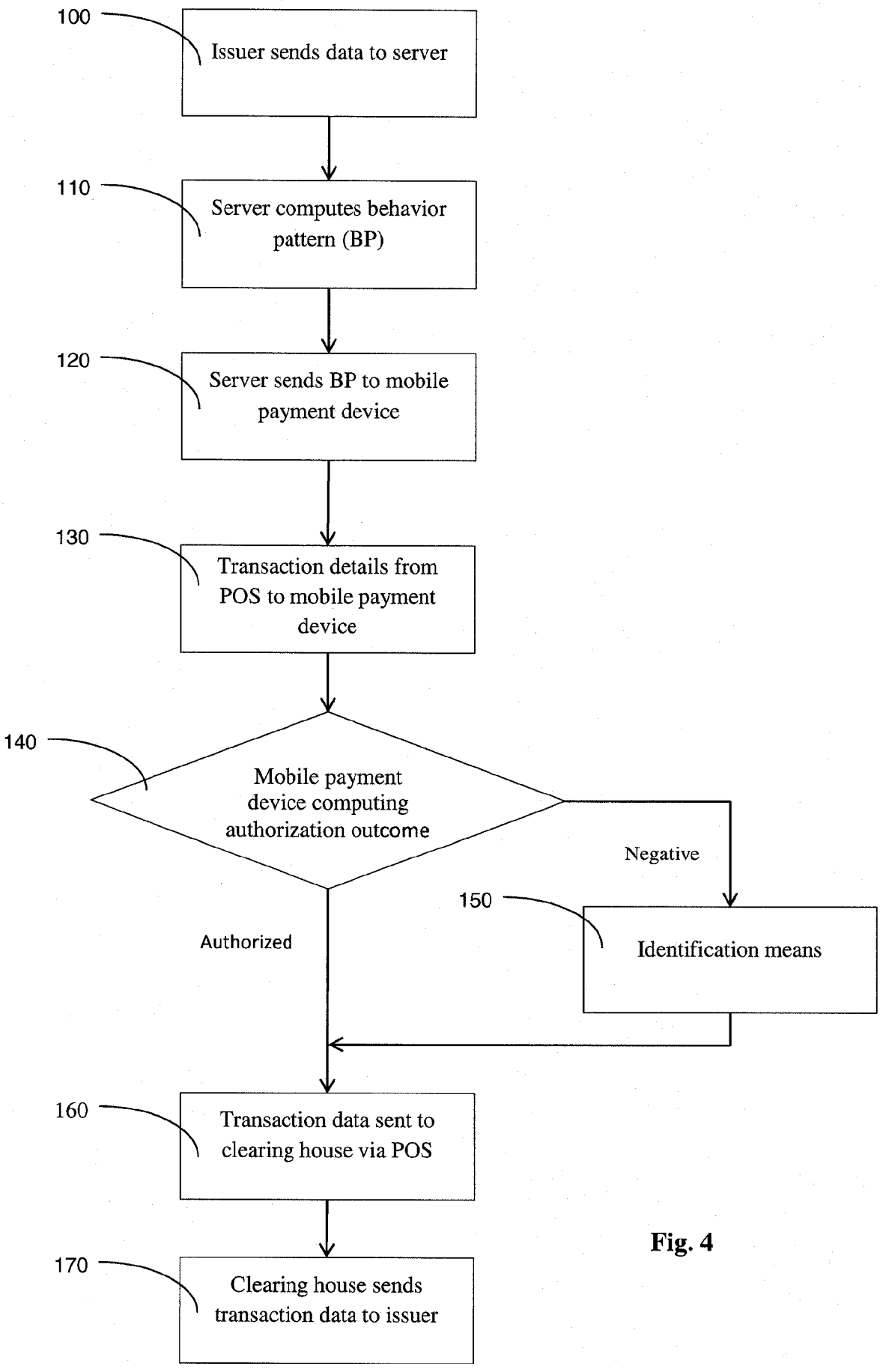

100
Issuer sends data to server
110
Server computes behavior pattern (BP)
120
Server sends BP to mobile payment device
130
Transaction details from POS to mobile payment device
140
Mobile payment device computing authorization outcome
Negative
150
Identification means
Authorized
160
Transaction data sent to clearing house via POS
170
Clearing house sends transaction data to issuer

Fig. 4

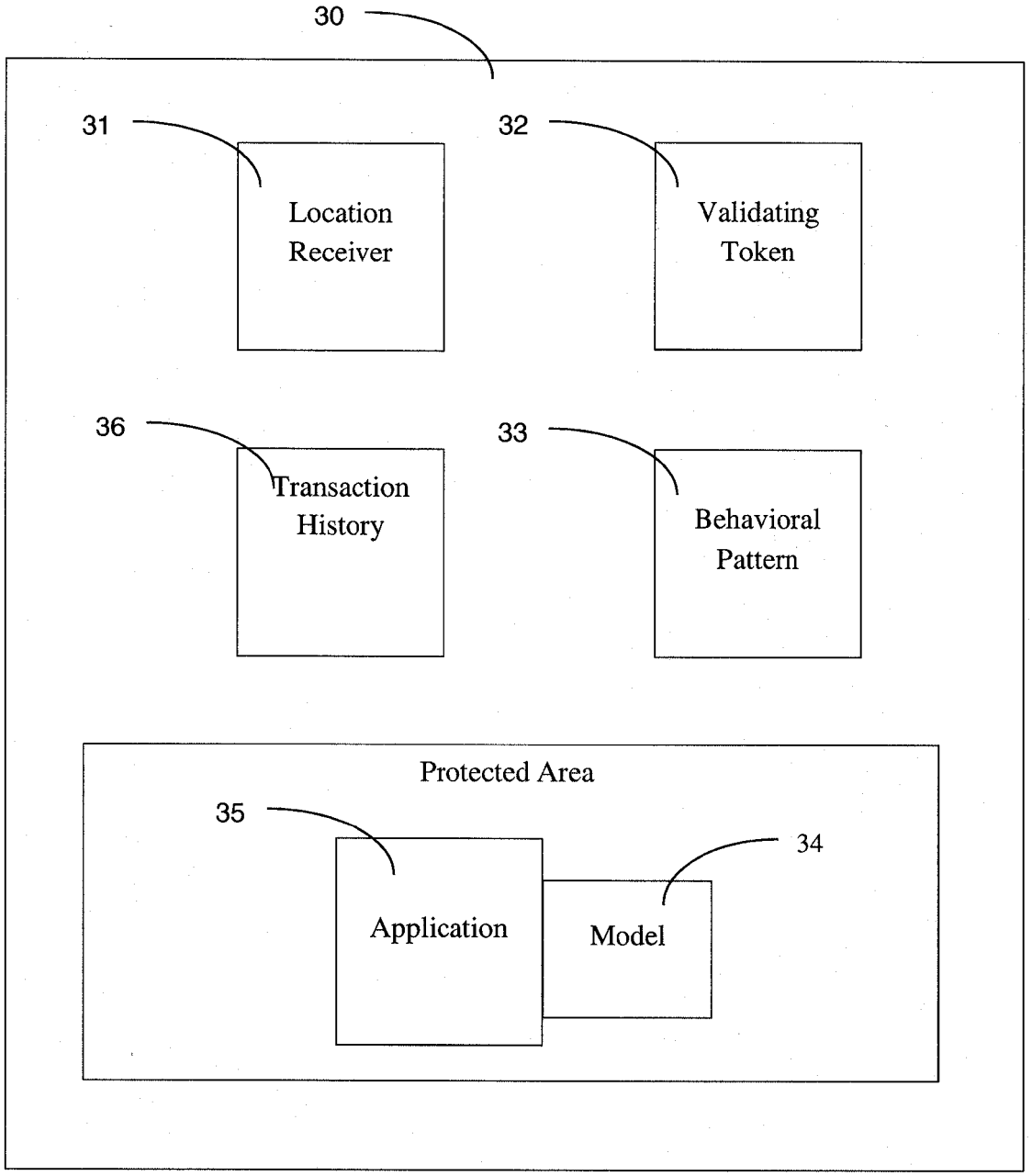

30
31
Location Receiver
32
Validating Token
36
Transaction History
33
Behavioral Pattern
Protected Area
35
Application
34
Model

Fig. 5

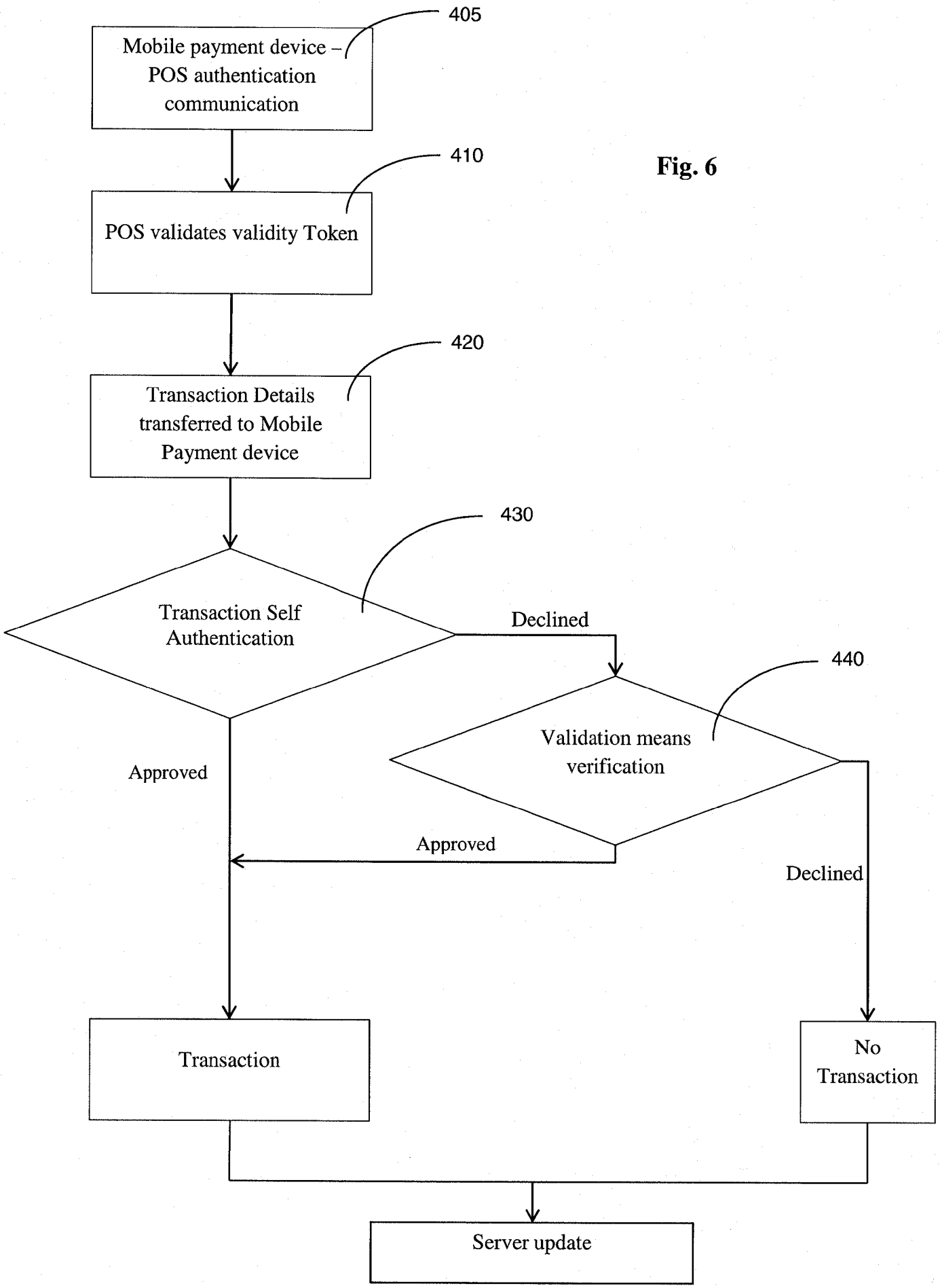

405
Mobile payment device – POS authentication communication
410
POS validates validity Token
420
Transaction Details transferred to Mobile Payment device
430
Transaction Self Authentication
Declined
440
Validation means verification
Approved
Approved
Declined
Transaction
No Transaction
Server update

Fig. 6

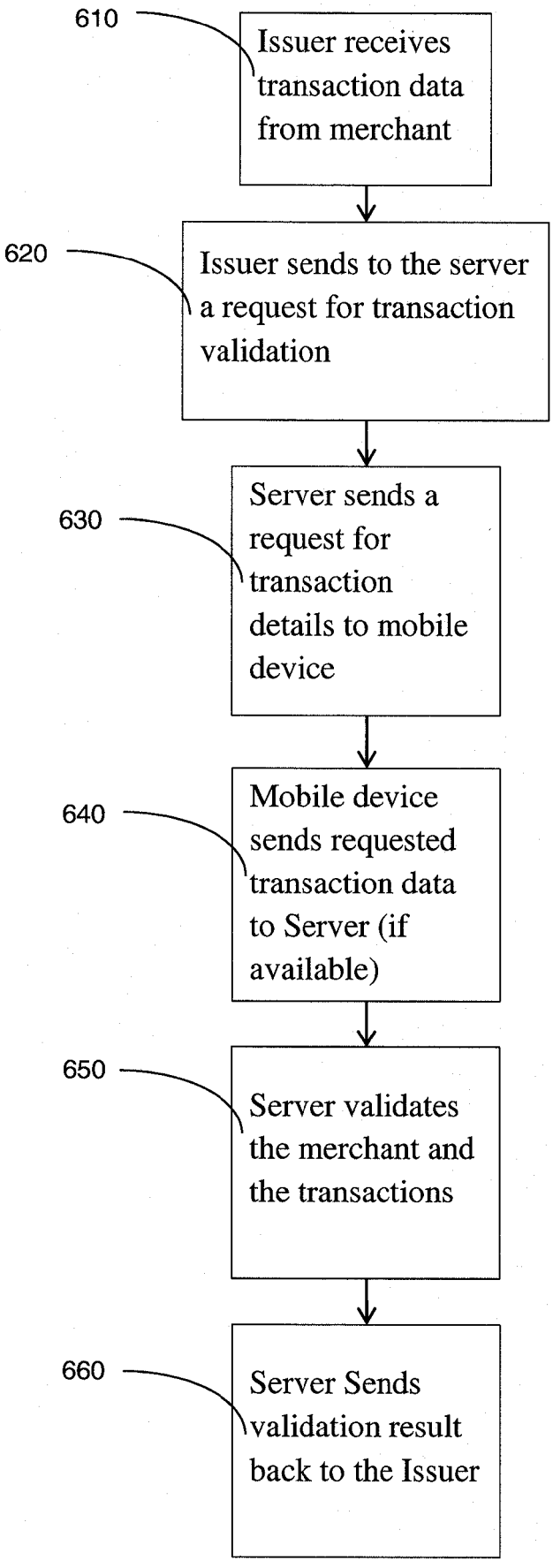

610
Issuer receives transaction data from merchant
620
Issuer sends to the server a request for transaction validation
630
Server sends a request for transaction details to mobile device
640
Mobile device sends requested transaction data to Server (if available)
650
Server validates the merchant and the transactions
660
Server Sends validation result back to the Issuer

Fig. 7