



(19) **United States**

(12) **Patent Application Publication**
Douglas et al.

(10) **Pub. No.: US 2025/0259162 A1**

(43) **Pub. Date: Aug. 14, 2025**

- (54) **WIRELESSLY POWERED BATTERYLESS DEVICE**

(71) Applicant: **Capital One Services, LLC**, McLean, VA (US)

(72) Inventors: **Lawrence Douglas**, McLean, VA (US); **Paul Y. Moreton**, Tuscaloosa, AL (US)

(73) Assignee: **Capital One Services, LLC**, McLean, VA (US)

(21) Appl. No.: **19/197,919**

(22) Filed: **May 2, 2025**
- G06Q 20/36* (2012.01)

G07F 7/08 (2006.01)

H02J 50/80 (2016.01)

H04B 5/79 (2024.01)

H04W 12/06 (2021.01)

(52) **U.S. Cl.**
CPC *G06Q 20/3278* (2013.01); *G06Q 20/349* (2013.01); *G06Q 20/352* (2013.01); *G06Q 20/3672* (2013.01); *G07F 7/084* (2013.01); *H02J 50/80* (2016.02); *H04B 5/79* (2024.01); *H04W 12/06* (2013.01); *G06K 7/10158* (2013.01)

(21) **ABSTRACT**

- Related U.S. Application Data**

(63) Continuation of application No. 18/539,241, filed on Dec. 13, 2023, now Pat. No. 12,299,669, which is a continuation of application No. 18/150,817, filed on Jan. 6, 2023, now Pat. No. 11,943,007, which is a continuation of application No. 15/444,229, filed on Feb. 27, 2017, now Pat. No. 11,580,522.

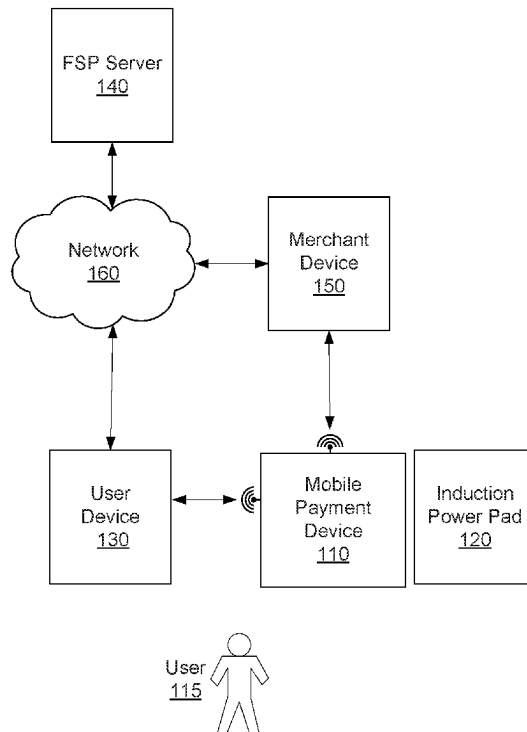
(60) Provisional application No. 62/300,954, filed on Feb. 29, 2016.

- Publication Classification**

(51) **Int. Cl.**
G06Q 20/32 (2012.01)
G06K 7/10 (2006.01)
G06Q 20/34 (2012.01)

A batteryless device is disclosed. According to certain embodiments, the batteryless device may include a first communication system and a second communication system, the second communication system being a near-field-communication (NFC) system. The batteryless device may also include a power receiver coupled to the first communication system and configured to wirelessly receive power from an external device for powering the first communication system. The batteryless device may further include a controller configured to: when the first communication system is powered, establish, via the first communication system, a first wireless connection with a user device; receive, through the first wireless communication, a token from the user device; establish, via the second communication system, a second wireless connection with a terminal; and transmit, through the second wireless connection, the token to the terminal.

100



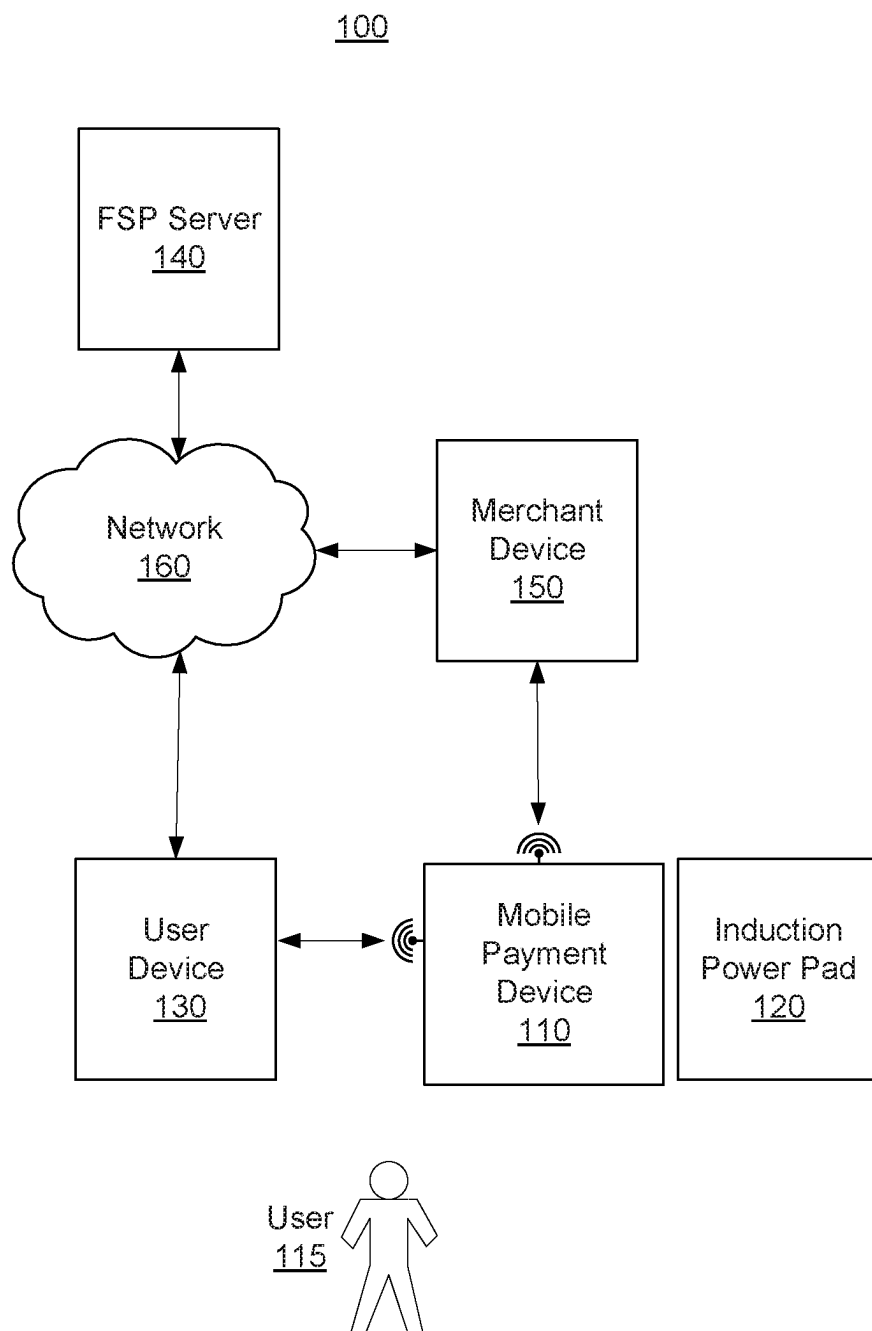


FIGURE 1

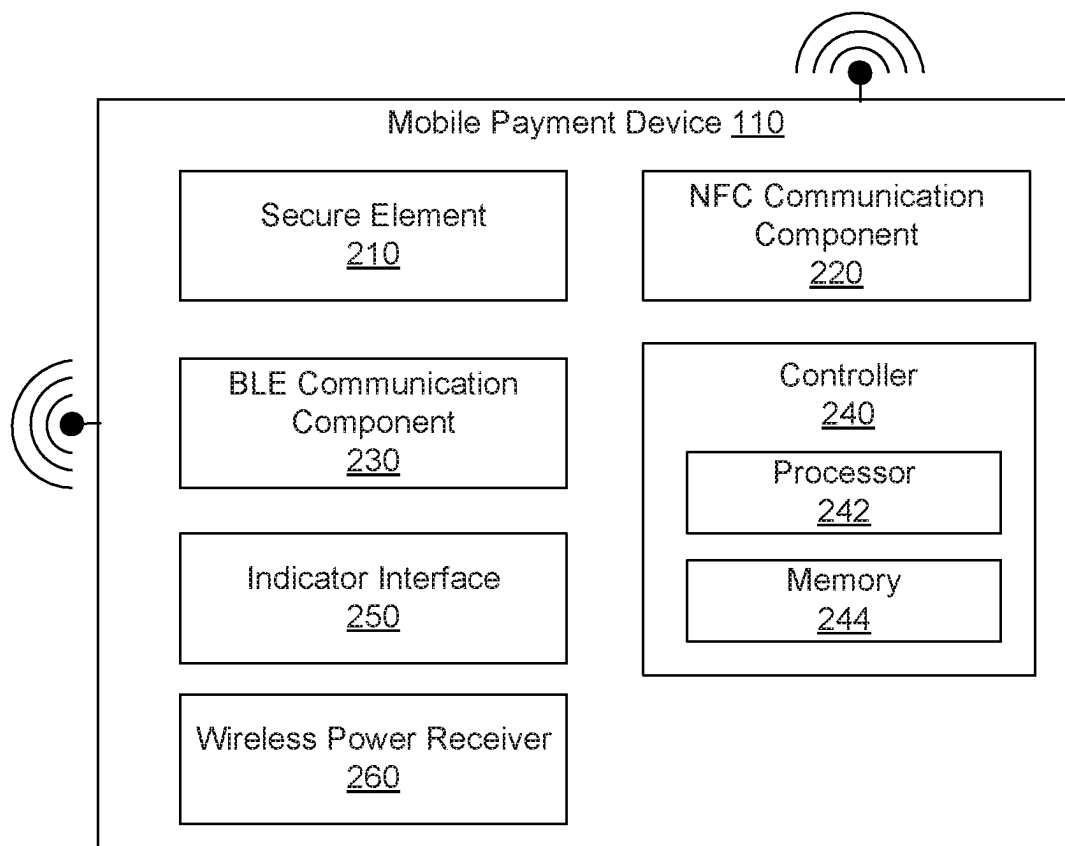


FIGURE 2

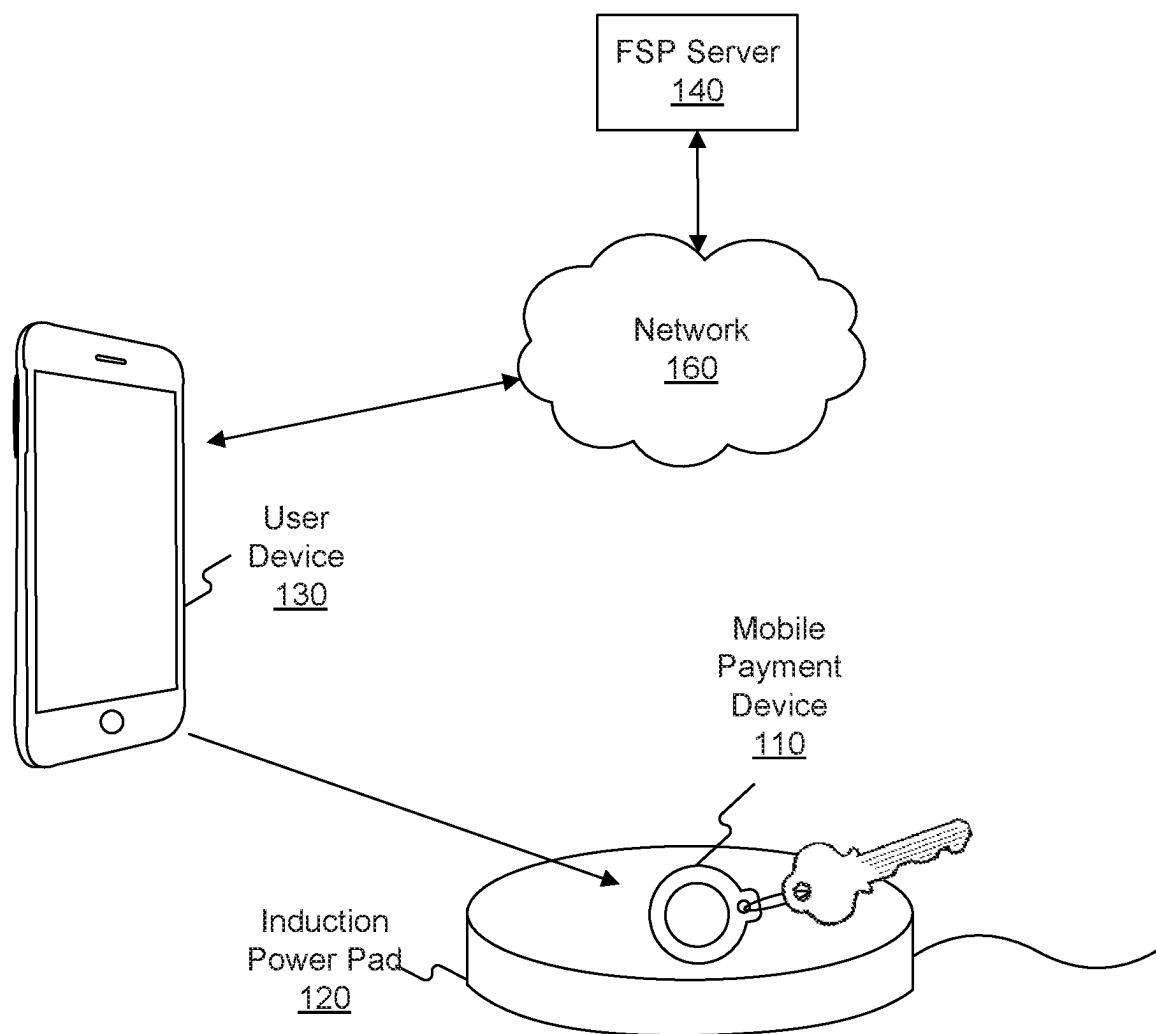


FIGURE 3A

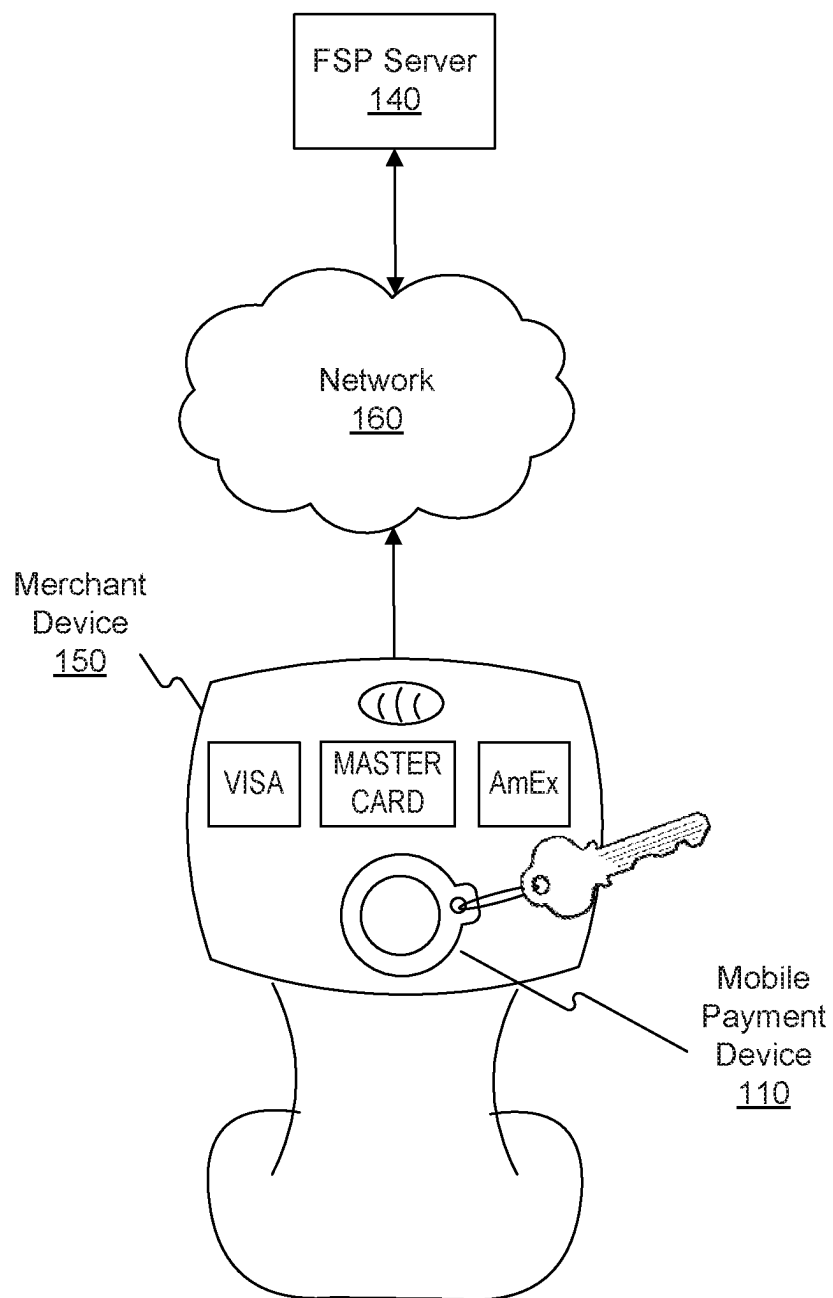
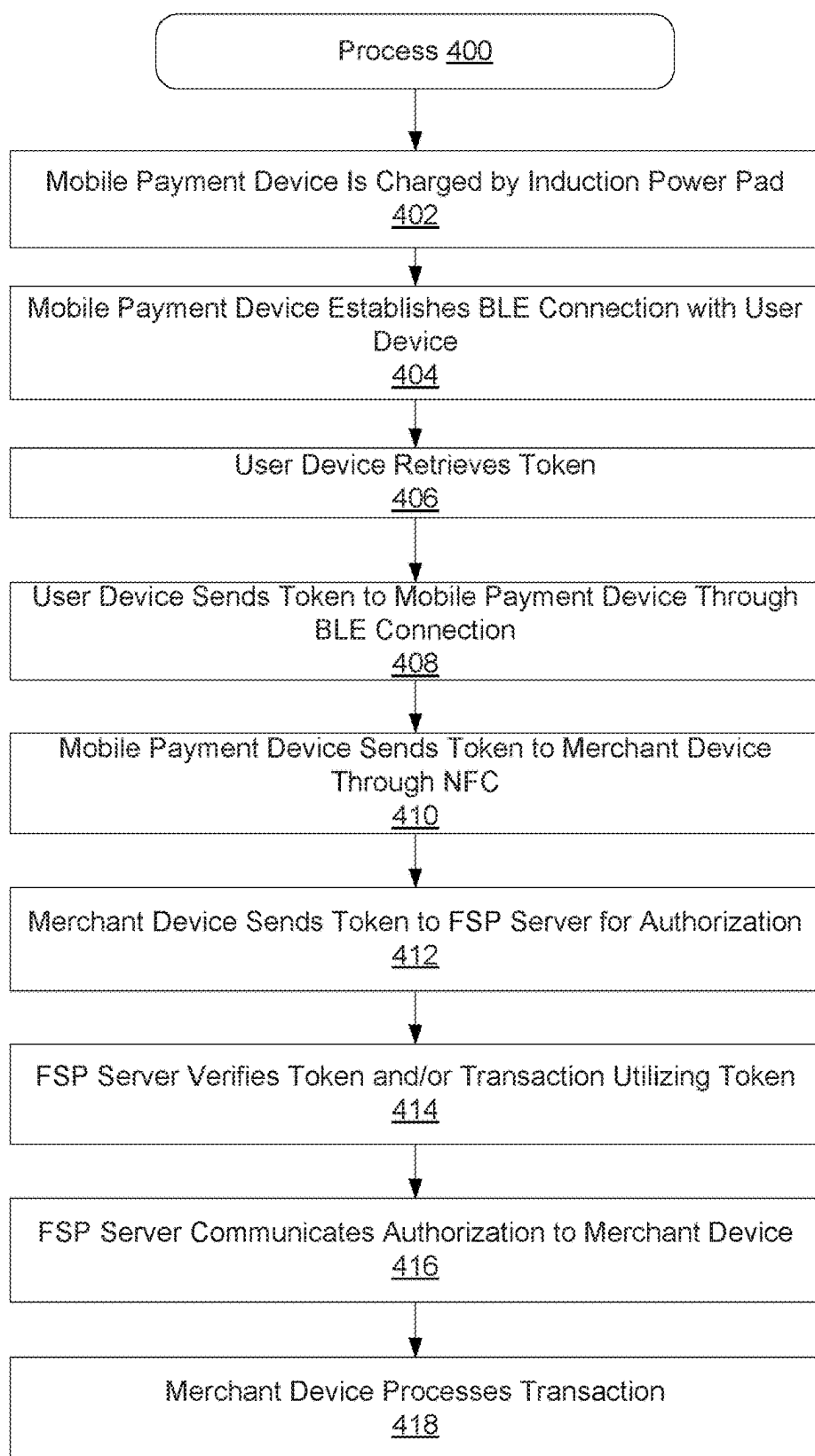


FIGURE 3B

**FIGURE 4**

WIRELESSLY POWERED BATTERYLESS DEVICE

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] This application is a continuation of U.S. patent application Ser. No. 18/539,241, filed Dec. 13, 2023, which is a continuation of U.S. patent application Ser. No. 18/150,817, filed Jan. 6, 2023, which is a continuation of U.S. patent application Ser. No. 15/444,229, filed Feb. 27, 2017, which claims the benefit of priority of U.S. Provisional Application No. 62/300,954, filed Feb. 29, 2016. The content of the foregoing applications is incorporated herein in its entirety by reference.

BACKGROUND

[0002] Many forms of mobile actions are available to users today. While traditional methods such as cash and magnetic-stripe based credit/debit cards remain popular, many users also use new forms of made available via electronic computing devices. For example, many mobile devices, such as a chip-based credit/debit card, a fob, or a smart wristband, contain near-field communication (NFC) capability, which allows a to be initiated when a mobile device is placed into close proximity with a terminal containing an NFC reader. The terminal obtains, via the NFC reader, account information from the mobile device, and then communicates with an appropriate financial network or other back-end processing system(s) to authorize the transaction.

[0003] A token is a unique digital identifier encoding and/or encrypting the account information, e.g., account number and/or account password. The token is typically preloaded in a mobile device to allow actions to be processed without exposing actual account details that could potentially be compromised. However, when the preloaded token itself is comprised or when the issuer or user of the mobile device needs to change the tokenized amount information, conventionally there is no easy way to replace tokens to the mobile device. This is because the mobile device is often built to prevent physical access to its secure element or memory that stores the token, due to size constraints, security concerns, physical construction, etc. of the mobile device. Some mobile devices have wired or wireless network connectivity, such as Wi-Fi® receiver or micro-USB charging/data port, such that tokens can be provisioned to the device without requiring physical access to the device. But such extra network connectivity requires the mobile devices to have one or more of a power source (e.g., a battery), a charging port (for receiving a charging cable), or a data port (for receiving a data cable). The batteries and charging/data ports, however, increase the sizes and weights, and hence the portability of the mobile devices. Moreover, the batteries need to be frequently replaced or recharged, and the charging/data ports may easily trap dust and/or get damaged. In addition, as noted above, size constraints, security concerns, physical construction, etc. of the mobile devices may prevent such

batteries or charging/data ports from being used. For example, it is not practical for a chip-based credit/debit card to provide a battery or charging/data port. Therefore, the batteries and ports typically required for mobile devices with

replaceable tokens are ill-suited for mobile technology and prevent the mobile devices from wide acceptance by users due to their shortcomings.

[0004] In view of the shortcomings and problems with traditional mobile devices, an improved system and method for provisioning tokens to the mobile devices is desired.

SUMMARY

[0005] The disclosed embodiments include systems and methods configured to, for example, provide tokens to a batteryless mobile device. In particular, the batteryless mobile device may be wirelessly powered to form wireless communication with an external device, so as to receive the tokens from the external device. The wireless powering may be in the form of inductive powering, such as those provided by wireless charging pads used for wirelessly charging mobile phones. The disclosed systems may include, among other components, a mobile device and an inductive power device. The mobile device may have near-field communication (NFC) capability, allowing a token stored in the mobile device to be wirelessly transferred to a terminal. The mobile device may further include Bluetooth® or other network connectivity beyond the NFC technology. The mobile device may receive power from the inductive power device and activate the network connectivity beyond the NFC technology, such that the external device may provision a token and other account information to the mobile device. This way, the mobile device does not need internal power sources or charging/data ports to acquire a token. Accordingly, the mobile device can be made smaller, lighter, safer, and easier to use.

[0006] Consistent with the present embodiments, a batteryless device is disclosed. For example, the batteryless device may include a first communication system and a second communication system, the second communication system being a near-field-communication (NFC) system. The batteryless device may also include a power receiver coupled to the first communication system and configured to wirelessly receive power from an external device for powering the first communication system. The batteryless device may further include a controller configured to: when the first communication system is powered, establish, via the first communication system, a first wireless connection with a user device; receive, through the first wireless communication, a token from the user device; establish, via the second communication

system, a second wireless connection with a terminal; and transmit, through the second wireless connection, the token to the terminal.

[0007] Consistent with the present embodiments, a system is disclosed. For example, the system may include an induction power device configured to generate a first induction field. The system may further include a batteryless device. The batteryless device may include a first communication system and a second communication system, the second communication system being a near-field-communication (NFC) system. The batteryless device may also include a power receiver coupled to the first communication system and configured to wirelessly receive power from the first induction field for powering the first communication system. The batteryless device may further include a controller configured to: when the first communication system is powered, establish, via the first communication system, a first wireless connection with a user device; receive, through

the first wireless communication, a token from the user device; establish, via the second communication system, a second wireless connection with a terminal; and transmit, through the second wireless connection, the token to the terminal.

[0008] Consistent with the present embodiments, a method of provisioning a token and conducting a transaction using the token is disclosed. For example, the method may include receiving, by a power receiver, power wirelessly from an external device for powering a first communication system. The method may also include establishing, via the first communication system, a first wireless connection with a user device. The method may also include receiving, through the first wireless connection, a token from the user device. The method may also include establishing, via a second communication system, a near-field-communication (NFC) connection with a terminal. The method may also include. The method may further include transmitting, through the NFC connection, the token to the terminal.

[0009] The foregoing general description and the following detailed description are exemplary and explanatory only and are not restrictive of the claims.

BRIEF DESCRIPTION OF THE DRAWINGS

[0010] The accompanying drawings, which are incorporated in and constitute a part of this specification, illustrate several embodiments and, together with the description, serve to explain the disclosed principles. In the drawings:

[0011] FIG. 1 is a block diagram of an exemplary system, consistent with disclosed embodiments.

[0012] FIG. 2 is a block diagram of an exemplary mobile device, consistent with disclosed embodiments.

[0013] FIG. 3A is a schematic diagram illustrating an exemplary implementation of wireless powering for provisioning of credential, consistent with the disclosed embodiments.

[0014] FIG. 3B is a schematic diagram illustrating an exemplary implementation of mobile using the credential provisioned in FIG. 3A, consistent with the disclosed embodiments.

[0015] FIG. 4 is a flowchart of an exemplary token provisioning and secure method, consistent with disclosed embodiments.

DESCRIPTION OF THE EMBODIMENTS

[0016] Reference will now be made in detail to the disclosed embodiments, examples of which are illustrated in the accompanying drawings. Wherever convenient, the same reference numbers will be used throughout the drawings to refer to the same or like parts.

[0017] FIG. 1 is a block diagram of an exemplary secure system **100** for performing one or more operations, consistent with the disclosed embodiments. In one embodiment, system **100** may include one or more mobile devices **110**, one or more induction power pads **120**, one or more user devices **130**, one or more financial service provider (FSP) servers **140**, and/or network **160**. Consistent with disclosed embodiments, user **115** may be associated with a mobile device **110** and/or a user device **130**. The components and arrangement of the components included in system **100** may vary. Thus, system **100** may include other components that perform or assist in the performance of one or more processes consistent with the disclosed embodiments.

[0018] Components of system **100** may be computing systems configured to provide methods and systems that enable the use of tokens (for example, a secure software and/or hardware mechanism that may be used to authorize operations) to conduct transactions, as well as provision tokens to mobile device **110** through Bluetooth® or other network connectivity beyond NFC technology, consistent with disclosed embodiments. As further described herein, components of system **100** may include one or more computing devices (for example, computer(s), server(s), etc.), memory storing data and/or software instructions (for example,

database(s), memory device(s), etc.), and other known computing components. In some embodiments, the one or more computing devices may be configured to execute software instructions stored on one or more memory devices to perform one or more operations consistent with the disclosed embodiments. Components of system **100** may be configured to communicate with one or more other components of system **100**, including systems associated with mobile device **110**, user device **130**, and/or FSP server **140**. In certain aspects, users may operate one or more components of system **100** to initiate and provide input for one or more operations consistent with the disclosed embodiments.

[0019] Mobile device **110** may be any device configured to be worn or carried by a user, such as a user **115**. For example, mobile device **110** may be embedded in or incorporated into a wearable item such as key fob, wristband, purse, jewelry (for example, bracelet, ring, necklace, etc.), eyeglasses, sunglasses, watch, piece of clothing (for example, shirt, shoe, pants, jacket, etc.), etc. Mobile device **110** may include an attachment device (for example, a clip) to allow it to be attached to a wearable item (for example, belt). Mobile device **110** may also be embedded in or incorporated into an item that is normally carried by a user or held in the user's pocket (for example, smartphone, wallet, financial card, key, key ring, etc.). In some embodiments, mobile device **110** may be a component of or incorporated into a commercially available wearable computing device, such as a smartwatch, a pair of smart glasses, etc.

[0020] As described in greater detail below, mobile device **110** may be communicatively coupled to user device **130** using, for example a secure, low power wireless technology, such as Bluetooth® Low Energy (BLE, see, e.g., <https://www.bluetooth.com/what-is-bluetooth-technology/how-it-works/low-energy>) technology to enable communication between mobile device **110** and user device **130**. A detailed explanation of BLE may be found in the Bluetooth® Low Energy Technology Specification version 4.1 and 4.0 and other related BLE specifications, the entire contents of which are incorporated herein by reference.

[0021] In exemplary embodiments, BLE may operate in the 2.4 GHz industrial, scientific, and medical (ISM Band) band. BLE may support very short data packets (for example, 8 octets minimum up to 27 octets maximum) that are transferred at, for example 1 Mbps. The BLE connections may use advanced sniff-sub rating to achieve ultra-low duty cycles. The BLE technology also may use the adaptive frequency hopping, common to all versions of Bluetooth® technology, to minimize interference from other technologies in the 2.4 GHz ISM Band. The BLE technology may enable efficient multi-path benefits that increase the link budgets and range. The BLE technology also can support

connection setup and data transfer as low as 3 ms, allowing an application to form a connection and then transfer authenticated data in few milliseconds for a short communication burst before quickly tearing down the connection. Moreover, increased modulation index provides a possible range for BLE technology of over 100 meters. The BLE technology may use a 24 bit cyclic redundancy check (CRC) on packets to ensure the maximum robustness against interference. The BLE technology may include full Advanced Encryption Standard-128 AES-128) encryption using continuity check message (“CCM”) to provide encryption and authentication of data packets. The BLE technology may be optimized for one-to-one connections while allowing one-to-many connections using, for example, a star topology.

[0022] It is contemplated that BLE is used for illustrative purpose only. The present disclosure does not limit the wireless protocols used for coupling mobile device 110 and user device 130. For example, mobile device 110 may also be coupled to user device 130 using Wi-Fi® based on the IEEE 802.11 standard (operating at 2.4 GHz, 3.6 GHz, 5 GHz, 60 GHz, etc. frequency bands, see, e.g., <http://www.wi-fi.org/discover-wi-fi/specifications>), or using ZigBee® based on the IEEE 802.15.4 standard (operating at 915 MHz, 2.4 GHz, etc. frequency bands, see, e.g., <http://www.zigbee.org/>).

[0023] In exemplary embodiments, mobile device 110 may have no internal power supply. To activate the BLE communication, mobile device 110 may be powered through wireless charging. For example, the wireless charging may be in the form of inductive charging that uses an electromagnetic field to transfer energy from induction power pad 120 to mobile device 110. Induction power pad 120 may include an induction coil configured to create an alternating electromagnetic field in the vicinity of induction power pad 120. Correspondingly, mobile device 110 may include an induction antenna configured to couple with the electromagnetic field and receive the energy in the electromagnetic field.

[0024] In practice, to receive the induction power, mobile device 110 may be placed in a close distance to induction power pad 120, as specified by the manufacturer of induction power pad 120. For example, mobile device 110 may be directly placed on induction power pad 120. Upon receiving the induction power, mobile device 110 may activate the BLE connectivity and establish the BLE communication with user device 130. Subsequently, through the BLE connection, user device 130 may transmit credentials, including tokens, to mobile device 110 for use in, for example, conducting a financial transaction. The credential may be pre-stored in user device 130, or obtained by user device 130 from FSP server 140 through network 160. After the credential provisioning is completed, the BLE connection may be disabled. Accordingly, mobile device 110 is no longer needed to be powered by induction power pad 120 and can be carried away from induction power pad 120.

[0025] User device 130 may be one or more computing devices configured to perform one or more operations consistent with disclosed embodiments. User device 130 may be a desktop computer, a laptop, a server, a mobile device (for example, tablet, smart phone, etc.), or any other type of computing device. For exemplary purposes, aspects of the disclosed embodiments are described with reference to user device 130 as a mobile client device, such as a smart phone, a tablet, or the like. As mentioned herein, however, the

disclosed embodiments are not limited to such examples. For example, user device 130 could be a laptop, a desktop, or any other device.

[0026] User device 130 may include one or more processors configured to execute software instructions stored in memory, such as memory included in user device 130. User device 130 may include software that when executed by a processor performs known Internet-related communications, content display processes, and/or disclosed token provision processes. For instance, user device 130 may execute browser or related mobile display software that generates and displays interfaces including content on a display device included in, or in communication with, user device 130. User device 130 may be a mobile device that executes mobile device applications and/or mobile device communication software that allows user device 130 to communicate with other components of system 100 over network 160, and generates and displays content in interfaces via a display device included in user device 130. The disclosed embodiments are not limited to any particular configuration of user device 130. For instance, user device 130 may be a mobile device that stores and executes mobile applications that configure the mobile device to receive and/or provide token information.

[0027] User device 130 also includes a communication component(s) configured to facilitate communication, wired and/or wirelessly, between user device 130 and other devices, such as mobile device 110 and FSP server 140. The communication component can access a wireless network based on a communication standard, such as WiFi, 2G, 3G, 4G, 5G, LTE, or a combination thereof. In one exemplary embodiment, the communication component receives a broadcast signal or broadcast associated information from an external broadcast management system via a broadcast channel. In one exemplary embodiment, the communication component further includes a NFC module to facilitate short-range communications. For example, the NFC module may be implemented based on a Near Field Communication (NFC) technology, radio frequency identification (RFID) technology, an infrared data association (IrDA) technology, an ultra-wideband (UWB) technology, a Bluetooth® technology, and other technologies. In particular, consistent with the disclosed embodiments, the communication component can establish a BLE connection with mobile device 110, so as to enable the provision of tokens.

[0028] A financial service provider (not shown) may be an entity that provides, maintains, manages, or otherwise offers financial services. For example, financial service provider may be a bank, credit card issuer, or any other type of financial service entity that generates, provides, manages, and/or maintains financial service accounts for one or more cardholders. Financial service accounts may include, for example, credit card accounts, loan accounts, checking accounts, savings accounts, reward or loyalty program accounts, and/or any other type of financial service account known to those skilled in the art. Financial service provider may include infrastructure and components that are configured to generate and/or provide financial service accounts such as credit card accounts, checking accounts, debit card accounts, loyalty or reward programs, lines of credit, or the like.

[0029] For example, a financial service provider may include one or more FSP servers 140. In one aspect, FSP server 140 may be one or more computing devices config-

ured to perform one or more operations consistent with disclosed embodiments. For example, FSP server **140** may be configured to providing provision services for tokens, consistent with disclosed embodiments. In one aspect, FSP server **140** may be a desktop computer, a server, or any other type of computing device. FSP server **140** may include one or more processors configured to execute software instructions stored in memory. The one or more processors may be configured to execute software instructions to perform Internet-related communication and financial service-based processes.

[0030] A user (not shown) may be an entity that offers goods, services, and/or information, such as a retailer (for example, Starbucks® (see, e.g., <https://www.starbucks.com/>), Macy's® (see, e.g., <http://www1.macys.com/>), Target® (see, e.g., <http://www.target.com/>), etc.), a grocery store, a service provider (for example, a utility company, etc.), or any other type of entity that offers goods, services, and/or information that users (for example, end-users or other business entities) may purchase, consume, use, etc. In one example, a user may be associated with a user brick-and-mortar location that a user (for example, user **115**) may physically visit and purchase a product or service. The user may also include back-and/or front-end computing components that store data and execute software instructions to perform operations consistent with disclosed embodiments, such as computers that are operated by employees of the user (for example, back office systems, etc.).

[0031] The user may include user device **150**. User device **150** may include one or more computing systems, such as server(s), desktop computer(s), point-of-sale (POS) device(s), etc., that are configured to execute stored software instructions to perform operations associated with a user, including one or more processes associated with processing purchase transactions, generating transaction data, generating product data (for example, stock-keeping-unit (SKU) data) relating to purchase transactions, etc. User device **150** may perform one or more operations consistent with the disclosed embodiments. The disclosed embodiments are not limited to any particular configuration of user device **150**. As one example, user device **150** may be a POS system like a cash register. User device **150** may comprise functionality and/or hardware operable to receive wireless communications from mobile device **110** and/or user device **130**. For example, user device **150** may be configured to utilize technologies such as NFC, RFID, infrared, electric field, magnetic fields, or other technologies, in order to initiate and/or process a purchase or other transaction.

[0032] User device **150** may also generate and send token authorization requests to systems, such as FSP server **140**. For example, user device **150** may receive a token from mobile device **110** as part of a transaction for services and/or goods rendered, and user device **150** may send the token (along with other information) to FSP server **140** to complete a transaction. Thus, user device **150** may also generate and send transaction requests to FSP server **140**. Such transaction requests may comply with International-Standardization-for-Organization (ISO) 8583

standards (see, e.g., <https://www.iso.org/obp/ui/#iso:std:iso:8583:-1:ed-1:v1:en>). For example, upon receiving financial account information associated with the token, user device **150** may generate an ISO 8583 message to FSP server **140** indicating that an account holder would like to make a debit for the purchase price of the rendered good or service.

[0033] User device **150** may include a contactless terminal (not shown) comprising any known NFC device designed to communicate (directly or indirectly) with other components of system **100**. For example, the contactless terminal (CPT) may be a POS terminal, an automated teller machine (ATM), or any other device that is configured to communicate with NFC mobile devices (for example, mobile device **110** and/or user device **130**) to facilitate a financial transaction according to disclosed embodiments.

[0034] Network **160** may be any type of network configured to provide communications between components of system **100**. For example, network **160** may be any type of network (including infrastructure) that provides communications, exchanges information, and/or facilitates the exchange of information, such as the Internet, a Local Area Network (LAN), a Wide Area Network (WAN), a cellular network, IEEE Ethernet 902.3, fiber optics, telephone lines, wireless networks (for example, a Wi-Fi®/802.11 network), NFC, magnetic fields, an optical code scanner, infrared, or other suitable connection(s) that enable the sending and receiving of information between the components of system **100**. In other embodiments, one or more components of system **100** may also communicate directly through a dedicated communication link(s).

[0035] In addition, network **160** may further include one network, or any number of exemplary types of networks mentioned above, operating as a stand-alone network or in cooperation with each other. Network **160** may utilize one or more protocols of one or more communicatively-coupled network elements. Although network **160** is depicted as a single network, it should be appreciated that according to one or more embodiments, network **160** may comprise a plurality of interconnected networks, such as, for example, the Internet, a service provider's network, a cable television network, corporate networks, and home networks.

[0036] FIG. 2 depicts an exemplary mobile device **110**, consistent with disclosed embodiments. In some embodiments, mobile device **110** may include components that may execute one or more processes to receive from user device **130** a token associated with a financial account. In

some embodiments, mobile device **110** may also include components that may execute one or more processes to initiate a financial transaction by transmitting the token to user device **150**. As shown in FIG. 2, mobile device **110** may include one or more of a secure element **210**, a NFC communication component **220**, a BLE communication component **230**, a controller **240**, an indicator interface **250**, and a wireless power receiver **260**. Some or all of the components may be combined into one chip, spread among multiple chips or circuits, or any other possible combination.

[0037] Secure element **210** may be configured to provide an environment in which processes and data may be securely stored and/or executed. In one embodiment, secure element **210** may be a separate embedded device that includes a universal integrated circuit card (UICC), a secure digital or other memory card, a Subscriber Identity Module (SIM) card, a microcontroller, a computer processor, or any other possible implementation. In another embodiment, secure element **210** may be software located in a memory in mobile device **110**. For example, secure element **210** may provide delimited memory for applications operating according to disclosed embodiments. In certain embodiments, secure element **210** may be configured and operate as known secure elements for NFC devices. For example, secure element **210**

may store applications, credentials (for example, tokens), and/or other information associated with secure execution of applications. Secure element **210** may include one or multiple error detection systems, tamperproof storage modules, execution memory modules. Secure element **210** may represent multiple secure elements used to isolate various applications and provide additional security. Secure element **210** may optionally be removable to facilitate ease of use.

[0038] NFC communication component **220** may include an antenna and a NFC controller. NFC communication component **220** and secure element **210** may be connected, for example, via a Single Wire Protocol (SWP) interface, Signal-In/Signal-Out Connection (S2C) interface, etc.

[0039] BLE communication component **230** may include a Bluetooth® radio capable of performing low-energy secure wireless communication with user device **130** using the BLE technology. This Bluetooth® radio may cooperate with other components of mobile device **110**, such as controller **240**, to enable the Bluetooth® communication. BLE communication component **230** may be capable of decoding data received from user device **130**. BLE communication component **230** may also be capable of encoding data to be sent to user device **130**. BLE communication component **230** may include one module or multiple modules, and may be optionally combinable with one or both of the secure element **210** and NFC communication component **220**. BLE communication component **230** may be capable of communicating with the user device **130** by using a host controller interface. For example, and not by way of limitation, BLE communication component **230** may use a Java™ Contactless Communication API (JSR 257, see, e.g., <https://jcp.org/en/jsr/detail?id=257>), a Java™ Security and Trust Services API (JSR 177, see, e.g., <https://jcp.org/en/jsr/detail?id=177>), Security and Trust Services API (SATSA), an ISO/IEC 7816 compatible interface, or any other acceptable means or protocol to communicate with user device **130** or any other devices.

[0040] It is contemplated that BLE communication component **230** is only one example for enabling the communication between mobile device **110** and user device **130**. Mobile device **110** may include other communication components, in place of or in addition to BLE communication component **230**, to perform any other types of low-energy secure communication with user device **130**, such as Wi-Fi® or infrared communication.

[0041] Secure element **210**, NFC communication component **220**, and BLE communication component **230** may be connected in parallel, in series, or any other possible combination. Secure element **210** and NFC communication component **220** may each maintain a connection to BLE communication component **230**, if desired. In some embodiments, only one of secure element **210** and NFC communication component **220** may maintain a connection to BLE communication component **230** to enhance security.

[0042] Controller **240** may control various operations of mobile device **110**. For example, controller **240** may include specific capabilities to enable Bluetooth® technology, such as, the BLE technology, and cooperate with the other components of mobile device **110** to communicate with user device **130**. Controller **240** may also execute the NFC-related operations.

[0043] In certain embodiments, controller **240** may include one or more processors **242** and memories **244** for performing functions consistent with the disclosed embodi-

ments. Processor **242** may include one or more known processing devices, from microcontrollers configured to process simple logic commands, such as PIC™ microcontrollers (see, e.g., <http://www.microchip.com/design-centers/microcontrollers>), MIPS™ microcontrollers (see, e.g., <https://www.imgtec.com/mips/>), etc., to more powerful microprocessors including the Pentium™ or Xeon™ family manufactured by Intel™, the Turion™ family manufactured by AMD™, etc. The disclosed embodiments are not limited to any type of processor(s) configured in mobile device **110**.

[0044] Memory **244** may include one or more storage devices configured to store information. For example, in some embodiments, memory **244** may store instructions that may be executed by a processor, such as processor **242**. Memory **244** may store data that may reflect any type of information in any format that system **100** may use to perform operations consistent with the disclosed embodiments.

[0045] In some embodiments, processor **242** may execute one or more programs stored by memory **244**. For example, processor **242** may execute a transaction program configured to provide a token stored in secure element **210** to a user device **150** (for example, a POS device) when user **115** operates mobile device **110** to complete a financial transaction.

[0046] Indicator interface **250** may be coupled to an indicator to provide status indications to a user of mobile device **110**. For example, indicator interface **250** may operate one or more light-emitting diodes (LEDs) on the surface of mobile device **110** to provide illuminated status indications. In one embodiment, a solid or flashing green LED indicator may indicate that mobile device **110** is communicating with user device **130** and a solid or flashing red LED indicator may indicate that mobile device **110** is experiencing one or more problems, such as a communication failure, power failure, and the like. Indicator interface **250** may receive status signals from controller **240** and/or other components of mobile device **110**, for example, BLE communication component **230**, and use those status signals to activate one or more indicators.

[0047] Wireless power receiver **260** may include an induction antenna configured to receive power from induction power pad **120**. Induction power pad **120** may be any commercially available induction charging pad, such as those employed to wirelessly charge smart phones. Alternatively, induction power pad **120** may be specially designed for being paired with mobile device **110**. When mobile device **110** is brought close to and/or in contact with induction power pad **120**, the induction antenna in wireless power receiver **260** may couple with the induction field generated by induction power pad **120** and collect the energy from the induction field. Wireless power receiver **260** may also include one or more capacitors and/or inductors,

collectively forming the impedance of wireless power receiver **260**, to facilitate the storing and releasing of the received energy.

[0048] Wireless power receiver **260** may be coupled with one or more one or more components of mobile device **110** and supply the received energy to these components to power various operations by mobile device **110**. In one embodiment, the received energy may be used to power BLE communication component **230** and/or controller **240** to perform the BLE communication with user device **130**.

[0049] FIG. 3A is a schematic diagram illustrating an exemplary implementation of wireless powering for provisioning of credential, consistent with the disclosed embodiments. In the example depicted in FIG. 3A, mobile device 110 is a key chain, user device 130 is a smart phone, and user device 150 is a contactless POS terminal.

[0050] Referring to FIG. 3A, when the need or desire to provision (or reprovision) a credential (such as, for example, a token) to device 110 arises, user 115 places mobile device 110 on induction power pad 120. Wireless power receiver 260 may sense the induction field generated by induction power pad 120 and draws energy from the induction field to power BLE communication component 230 and/or controller 240. User device 130 may also detect the Bluetooth® signal emitted by BLE communication component 230 and establish a BLE connection with BLE communication component 230. User device 130 may also transmit a token to mobile device 110. The token may be obtained by user device 130 from FSP server 140 through network 160. Alternatively, the token may be pre-stored in or generated by user device 130. After successfully receiving the token, controller 240 may save the token in secure element 210 for future use. In one embodiment, controller 240 may generate feedback regarding whether the token has been successfully received and stored. For example, controller 240 may send a message to user device 130 reporting the status of the reception and storage of the token in secure element 210. For another example, controller 240 may send a signal to indicator interface 250, so that indicator interface 250 drives an indicator, for example, a LED light, to indicate whether the token is received.

[0051] User 115 may move mobile device 110 away from induction power pad 120, for example, after the mobile device 110 receives the token. Accordingly, BLE communication component 230 and/or controller 240 may become deactivated, and the BLE connection between

mobile device 110 and user device 130 may cut off. For example, when the mobile device 110 is removed from induction power pad 120, BLE communication component 230 and/or controller 240 may cease to receive power (or enough power) to continue operations.

[0052] FIG. 3B is a schematic diagram illustrating an exemplary implementation of mobile using the credential provisioned in FIG. 3A, consistent with the disclosed embodiments. Referring to FIG. 3B, user 115 may bring mobile device 110 close to or in contact with user device 150. User device 150 may include a NFC reader, which may communicate with NFC communication component 220 by using radio waves or other short-range wireless technology. This way, the token in secure element 210 may be transmitted to user device 150 via, for example, NFC communication. For example, in exemplary embodiments, mobile device 110 may draw power from, for example, the NFC reader associated with user device 150 in order to perform the NFC communication. Although not enough to power the BLE communication, the typical power settings of user device 150 may create an induction field capable of driving the NFC communication. Therefore, mobile device 110 does not require an internal power source for performing either BLE or NFC communications. After receiving the token through the NFC communication, user device 110 may transmit the token, together with other account and transaction related information, to FSP server 140 through net-

work 160. If the information can be verified, FSP server 140 may send a confirmation to user device 150 authorizing the transaction.

[0053] As illustrated in FIGS. 3A and 3B, mobile device 110 may draw power wirelessly from induction power pad 120, acquire a token from user device 130 by wireless communication, and transmit the acquired token to user device 150. Embodiments of the disclosed processes do not require mobile device 110 to carry an internal power source and/or use power/data cables. Therefore, mobile device 110 can be made smaller and lighter, and may be easier and less expensive to be embedded in other devices/objects, e.g., wearable devices, key fobs, purses, clothing, etc. Moreover, the disclosed processes allow user 115 or the financial service provider to conveniently provision or reprovision a token to mobile device 110, without using batteries or charging/data cables, or physically accessing mobile device 110. As such, the disclosed processes not only make mobile device 110 more user friendly, but also improve the security of mobile technology because any tokens in mobile device 110 can be conveniently updated as needed and as frequently as possible.

[0054] FIG. 4 is a flowchart of a method 400 performed by secure system 100, consistent with disclosed embodiments. For illustrative purposes only, in the following description, both mobile device 110 and user device 130 are operated by user 115.

[0055] In step 402, mobile device 110 may be brought within the electromagnetic field of induction power pad 120 to power one or more components of mobile device 110. For example, when mobile device 110 is placed close to or in contact with induction power pad 120, wireless power receiver 260 may automatically receive power from the electromagnetic field generated by induction power pad 120, and use the power to activate BLE communication component 230.

[0056] In step 404, mobile device 110 may establish the BLE connection with user device 130. For example, user device 130 may be BLE-enabled and configured with a mobile application. The mobile application may enable user device 130 to automatically detect the BLE signals emitted by BLE communication component 230 and form the BLE connection with mobile device 110 according to a predetermined communication protocol. In one embodiment, user 115 may be required to input a password or other credentials in the mobile application to validate the BLE connection, for example, to ensure data security.

[0057] In step 406, user device 110 may retrieve a token. For example, user 115 may operate the mobile application installed on user device 130 to initiate an operation for provisioning a token to mobile device 110. The token may include an identifier corresponding to and/or substituting for confidential account information, such as confidential account information that may be transferred in during a swipe transaction of a magnetic-stripe based credit/debit card. User device 130 may send a request for the token to (or access the token from) FSP server 140 through network 160. Subsequently, FSP server 140 may generate the token and send the token to user device 130.

[0058] As described above, alternatively, user device 130 may pre-store and/or generate one or more tokens associated with one or more accounts. The mobile application may display the list of pre-stored tokens on a screen of user

device **130**. User **115** may select (e.g., on user device **130**) a token to be provided to mobile device **110**. In some embodiments, a list of

different accounts may be displayed, and a token may be generated based on the selection of an account from the list.

[0059] In step **408**, user device **110** may send the token to mobile device **110** through the BLE connection. In some embodiments, user **115** may operate user device **130** to initiate sending of the retrieved token to mobile device **110** through the BLE connection. After the token is successfully transmitted to mobile device **110**, user device **130** may display a confirmation message. Alternatively, mobile device **110** may control an indicator, such as a LED indicator on mobile device **110**, to indicate whether the token is successfully provisioned to mobile **110**.

[0060] In some embodiments, mobile device **110** may store the received token in secure element **210** for future use. The token may be one or more of single-use token(s), multi-use token(s), token(s) configured for use at a particular user, token(s) configured for use with one or more particular types of transactions, token(s) associated with spending restrictions, etc.

[0061] In step **410**, mobile device **110** may send the token to user device **150** through a wireless connection, for example, using NFC. This step may be performed, for example, at the time of purchase. In some embodiments, upon receipt of the token, user device **150** may format the token into a data format consistent with one of several authorization networks. For example, an exemplary 6-digit token may be inserted into one of the “tracks” of data utilized by the Visa® network to transmit and receive transaction data. Also, as noted above, the token provided may also use a format consistent with standard financial card account information, such as the information that would be transferred by a credit card swipe.

[0062] In step **412**, user device **150** may send the token to FSP server **140** for authorization. For example, user device **150** may send the token to FSP server **140** through network **160**. In one embodiment, the information sent to FSP server **140** may include the tokenized information representing a financial account with the amount of the transaction and/or other information necessary to process a transaction request.

[0063] In step **414**, FSP server **140** may verify the token and/or transaction. For example, FSP server **140** may use the token to look up the account of user **115** and determine whether the transaction should be authorized. FSP server **140** may check the token against certain parameters to determine, for example, whether the transaction complies with certain parameters, whether the token has expired, etc. In various embodiments, FSP server **140** may receive and utilize location information or identification information associated with user device **130** to determine whether to authorize the transaction. For example, FSP server **140** may receive and utilize the MAC address of user device **130** and/or the user location to determine whether to authorize the transaction.

[0064] In step **416**, if the token and/or transaction can be verified, FSP server **140** may communicate the authorization to user device **150**. Otherwise, FSP **140** may inform user device **150** that the transaction cannot be authorized. In step **418**, user device **150** may process or reject the transaction according to the feedback from FSP server **140**.

[0065] The foregoing description has been presented for purposes of illustration. It is not exhaustive and is not

limited to the precise forms or embodiments disclosed. Modifications and adaptations of the embodiments will be apparent from consideration of the specification and practice of the disclosed embodiments. For example, the described implementations include hardware and software, but systems and methods consistent with the present disclosure can be implemented as hardware alone.

[0066] Computer programs based on the written description and methods of this specification are within the skill of a software developer. The various programs or program modules can be created using a variety of programming techniques. For example, program sections or program modules can be designed in or by means of Java, C, C++, assembly language, Python, or any such programming languages. One or more of such software sections or modules can be integrated into a computer system, non-transitory computer-readable media, or existing communications software.

[0067] Moreover, while illustrative embodiments have been described herein, the scope includes any and all embodiments having equivalent elements, modifications, omissions, combinations (for example, of aspects across various embodiments), adaptations or alterations based on the present disclosure. The elements in the claims are to be interpreted broadly based on the language employed in the claims and not limited to examples described in the present specification or during the prosecution of the application, which examples are to be construed as non-exclusive. Further, the steps of the disclosed methods can be modified in any manner, including by reordering steps or inserting or deleting steps. It is intended, therefore, that the specification and examples be considered as exemplary only, with a true scope and spirit being indicated by the following claims and their full scope of equivalents.

What is claimed is:

1. A system of provisioning tokens and conducting transactions using the tokens, the system comprising:

a user device, wherein the user device is configured to:

- generate for display, on the user device, a plurality of pre-stored tokens for user selection;

- receive a first user selection of a first token of the plurality of pre-stored tokens, wherein the first token comprises first confidential account information;

a batteryless financial card, wherein the batteryless financial card is configured to:

- establish a first wireless connection with an application on the user device, wherein the batteryless financial card is powered wirelessly by a first induction device separate from the user device;

- receive, via the first wireless connection, the first token while the batteryless financial card is being powered wirelessly by the first induction device;

- establish a second wireless connection with a merchant terminal, wherein the batteryless financial card is powered wirelessly by a second induction device at the merchant terminal; and

- transmit, via the second wireless connection, the first token to the merchant terminal while the batteryless financial card is being powered wirelessly by the second induction device.

2. A method of provisioning tokens and conducting transactions using the tokens, comprising:

- establishing, by a batteryless device, a first wireless connection with an application on a user device,

wherein the batteryless device is powered wirelessly by a first induction device separate from the user device; receiving, via the first wireless connection, a token from the application while the batteryless device is being powered wirelessly by the first induction device, wherein the token comprises first confidential account information;

establishing, by the batteryless device, a second wireless connection with a merchant terminal, wherein the batteryless device is powered wirelessly by a second induction device at the merchant terminal; and

transmitting, via the second wireless connection, the token to the merchant terminal while the batteryless device is being powered wirelessly by the second induction device.

3. The method of claim 2, wherein establishing the first wireless connection further comprises:

transmitting a first encrypted message to the user device; and

receiving a second encrypted message from the user device.

4. The method of claim 2, wherein establishing the second wireless connection further comprises:

transmitting a third encrypted message to the merchant terminal; and

receiving a fourth encrypted message from the merchant terminal.

5. The method of claim 2, wherein transmitting, by the batteryless device, the token to the merchant terminal further comprises transmitting the token to the merchant terminal in an encrypted format.

6. The method of claim 2, wherein the merchant terminal transmits the token to a remote server for verification.

7. The method of claim 2, wherein transmitting, via the second wireless connection, the token to the merchant

terminal comprises using a cyclic redundancy check on packets transmitting the token.

8. The method of claim 2, wherein the first wireless connection uses a predetermined frequency band.

9. The method of claim 2, further comprising storing the token on the batteryless device.

10. The method of claim 2, further comprising storing the token in a secure element on the batteryless device.

11. The method of claim 2, further comprising deleting the token from the batteryless device after transmitting the token to the merchant terminal.

12. The method of claim 2, further comprising indicating, using an indicator interface of the batteryless device, an indication of an operating status of the batteryless device.

13. The method of claim 2, wherein the first wireless connection comprises a Bluetooth Low Energy (BLE) connection.

14. The method of claim 2, wherein the second wireless connection comprises a Bluetooth Low Energy (BLE) connection.

15. The method of claim 2, wherein the first wireless connection comprises a Near-Field Communication (NFC) connection.

16. The method of claim 2, wherein the second wireless connection comprises a Near-Field Communication (NFC) connection.

17. The method of claim 2, wherein the first confidential account information comprises an account number.

18. The method of claim 2, wherein the first confidential account information comprises an account password.

19. The method of claim 2, wherein the token is a unique digital identifier encoding of the first confidential account information.

20. The method of claim 2, wherein the first confidential account information comprises a credential.

* * * * *