

implementation, as in any engineering or design project, numerous implementation-specific decisions must be made to achieve the developers' specific goals, such as compliance with system-related and business-related constraints, which may vary from one implementation to another. Moreover, it should be appreciated that such a development effort might be complex and time consuming, but would nevertheless be a routine undertaking of design, fabrication, and manufacture for those of ordinary skill having the benefit of this disclosure.

The present disclosure is directed to techniques for confirming a payment transaction on an electronic device that includes a touch screen. Through the touch screen, a user may select a payment instrument, such as a credit card or debit card, for performing a payment transaction. In certain embodiments, the payment transaction may include purchasing retail goods online or in a brick and mortar store. In other embodiments, the payment transaction may include peer-to-peer transactions where money may be exchanged between private parties.

After selection of a payment instrument, the electronic device may display one or more graphical elements for confirming the payment transaction. In certain embodiments, a user may slide the graphical elements to a confirmation position via the touch screen. In other embodiments, a user may move the device in a specified direction or manner to move the graphical elements to the confirmation position. Upon confirmation, the electronic device may transmit transaction and account information, such as a sender and/or recipient identifier, payment instrument identifier, account number, payment amount, remittance advice details (including, but not limited to, line item details, merchant information, date and time, tax details, and shipping costs), device location, shipping location, billing address, and/or confirmation message, to a merchant or payment recipient to enable processing of the payment transaction. The account and transaction information may optionally be encrypted and/or digitally signed by the merchant's and sender's public keys.

FIG. 1 illustrates an electronic device **10** that may make use of the techniques for confirming a payment transaction as described above. It should be noted that while the techniques will be described below in reference to the illustrated electronic device **10** (which may be a cellular telephone, a media player for playing music and/or video, a personal data organizer, or any combination thereof), the techniques described herein are usable with any electronic device that includes a touch screen and GUI. For example, in certain embodiments, the payment confirmation techniques may be employed at an electronic touch-screen kiosk located in a retail store or other location. In other embodiments, the payment techniques may be employed on a desktop computer having a suitable touch-screen or motion-sensing interface.

As illustrated in FIG. 1, the electronic device **10** may be a handheld device incorporating the functionality of one or more portable devices, such as a media player, a cellular phone, a personal data organizer, and so forth. Depending, of course, on the functionalities provided by the electronic device **10**, a user may scan articles of merchandise, listen to music, play games, record video, take pictures, and place telephone calls, while moving freely with the device **10**. In addition, the electronic device **10** may allow a user to connect to and communicate through the Internet or through other networks, such as local or wide area networks. For example, the electronic device **10** may allow a user to communicate using e-mail, text messaging, instant messaging, or other forms of electronic communication. The electronic device **10** also may communicate with other devices using short-range connections, such as Bluetooth and near field communica-

tion. By way of example, the electronic device **10** may be a model of an iPod® or iPhone®, or a derivative thereof, available from Apple Inc. of Cupertino, Calif.

In the depicted embodiment, the device **10** includes an enclosure **12** that protects the interior components from physical damage and shields them from electromagnetic interference. The enclosure **12** may be formed from any suitable material such as plastic, metal or a composite material and may allow certain frequencies of electromagnetic radiation to pass through to wireless communication circuitry within the device **10** to facilitate wireless communication.

The enclosure **12** includes user input structures **14**, **16**, **18**, **20**, and **22** through which a user may interface with the device. Each user input structure **14**, **16**, **18**, **20**, and **22** may be configured to control a device function when actuated. For example, the input structure **14** may include a button that when pressed causes a "home" screen or menu to be displayed on the device. The input structure **16** may include a button for toggling the device **10** between a sleep mode and a wake mode. The input structure **18** may include a two-position slider that silences a ringer for the cell phone application. The input structures **20** and **22** may include buttons for increasing and decreasing the volume output of the device **10**. In general, the electronic device **10** may include any number of user input structures existing in various forms including buttons, switches, control pads, keys, knobs, scroll wheels, or other suitable forms.

The device **10** also includes a display **24** that may display various images generated by the device. For example, the display **24** may show photos of merchandise, advertisements, movies, and/or data, such as text documents, work schedules, financial spreadsheets, text messages, and e-mail, among other things. The display **24** also may display system indicators **26** that provide feedback to a user, such as power status, signal strength, call status, external device connection, and the like. The display **24** may be any type of display such as a liquid crystal display (LCD), a light emitting diode (LED) display, an organic light emitting diode (OLED) display, or other suitable display. Additionally, the display **24** may include a touch-sensitive element, such as a touch screen.

The display **24** may be used to display a graphical user interface (GUI) **28** that allows a user to interact with the device. The GUI **28** may include various layers, windows, screens, templates, or other graphical elements that may be displayed in all, or a portion, of the display **24**. Generally, the GUI **28** may include graphical elements that represent applications and functions of the device **10**. The graphical elements may include icons and other images representing buttons, sliders, menu bars, and the like. In certain embodiments, the user input structure **14** may be used to display a home screen of the GUI **28**. For example, in response to actuation of the input structure **14**, the device may display graphical elements, shown here as icons **30**, of the GUI **28**. The icons **30** may correspond to various applications of the device **10** that may open upon selection of a respective icon **30**. The icons **30** may be selected via a touch screen included in the display **24**, or may be selected by user input structures, such as a wheel or button.

The icons **30** may represent various layers, windows, screens, templates, or other graphical elements that may be displayed in some or all of the areas of the display **24** upon selection by the user. Furthermore, selection of an icon **30** may lead to a hierarchical navigation process, such that selection of an icon **30** leads to a screen that includes one or more additional icons or other GUI elements. Textual indicators **31** may be displayed on or near the icons **30** to facilitate user interpretation of each icon **30**. It should be appreciated that