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Koh et al.

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(54) **MOBILE DEVICES FOR COMMERCE OVER UNSECURED NETWORKS**

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(65) **Prior Publication Data**

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Related U.S. Application Data

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G06Q 20/00 (2012.01)
G06Q 20/34 (2012.01)
G06Q 20/36 (2012.01)
G06Q 30/06 (2012.01)

(52) **U.S. Cl.**
CPC **G06Q 20/3552** (2013.01); **G06Q 20/352** (2013.01); **G06Q 20/3672** (2013.01); **G06Q 30/0601** (2013.01)

(58) **Field of Classification Search**

CPC G06F 21/34; G07F 7/1008; G06Q 20/341; G06Q 20/3674; G06Q 20/382; G06Q 20/20; G06Q 20/32; G06Q 20/367; G06Q 20/3672
USPC 235/379, 380, 451, 492
See application file for complete search history.

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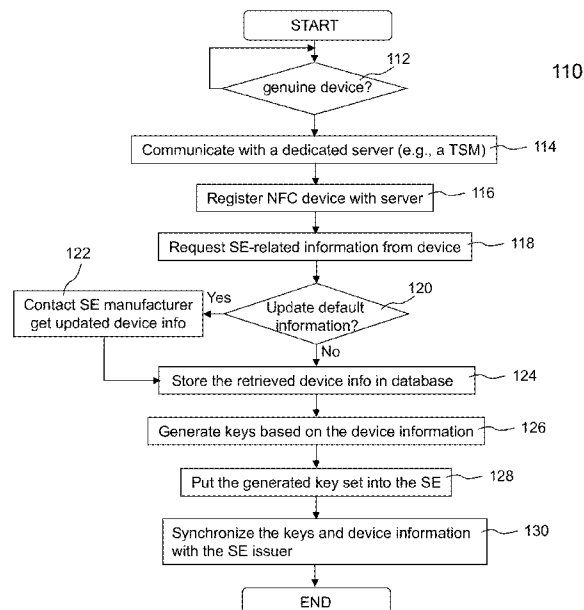
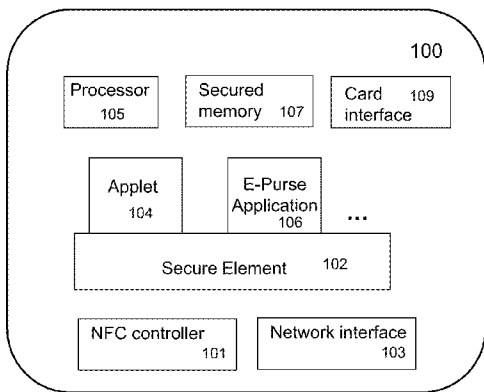
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(57) **ABSTRACT**

Techniques for managing modules or applications installed in a mobile device are described. To provide authentic and secured transactions with another device, each of the installed applications is provisioned with a server through data communication capability in a mobile device. A provisioned application is associated with the personalized secure element in the mobile device and works with a set of keys that are generated in accordance with a set of keys from the personalized secure element. Further management of controlling an installed application is also described.

17 Claims, 25 Drawing Sheets



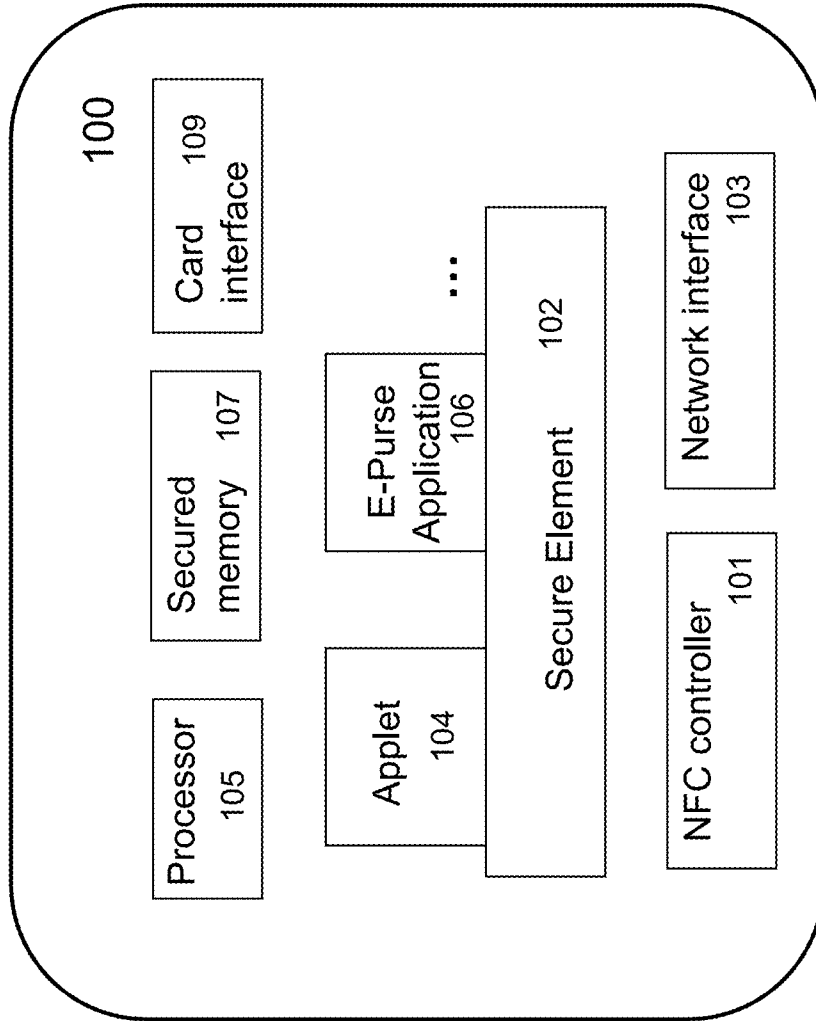


FIG. 1A

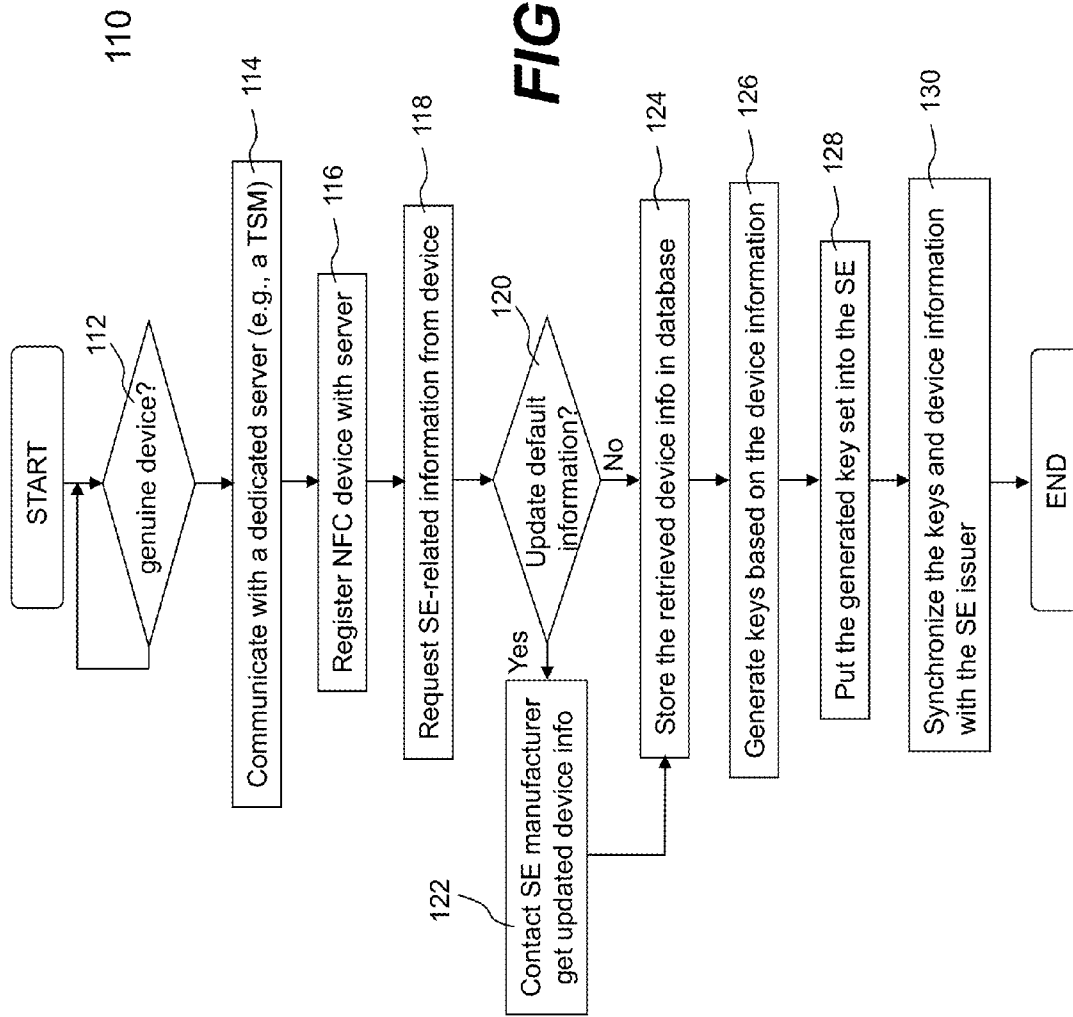
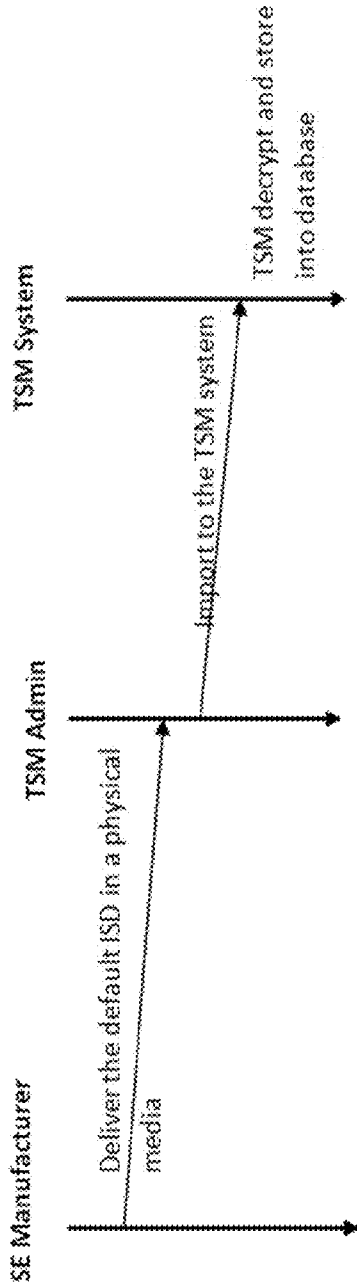
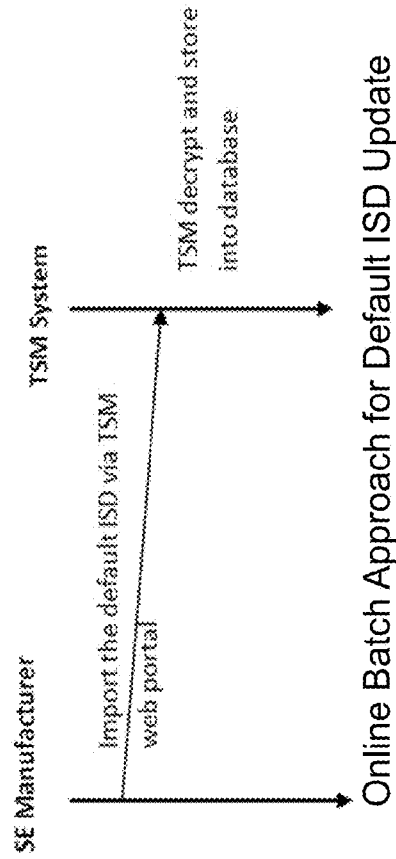


FIG. 1B



Offline Batch Approach for Default ISD Update



Online Batch Approach for Default ISD Update

FIG. 1C

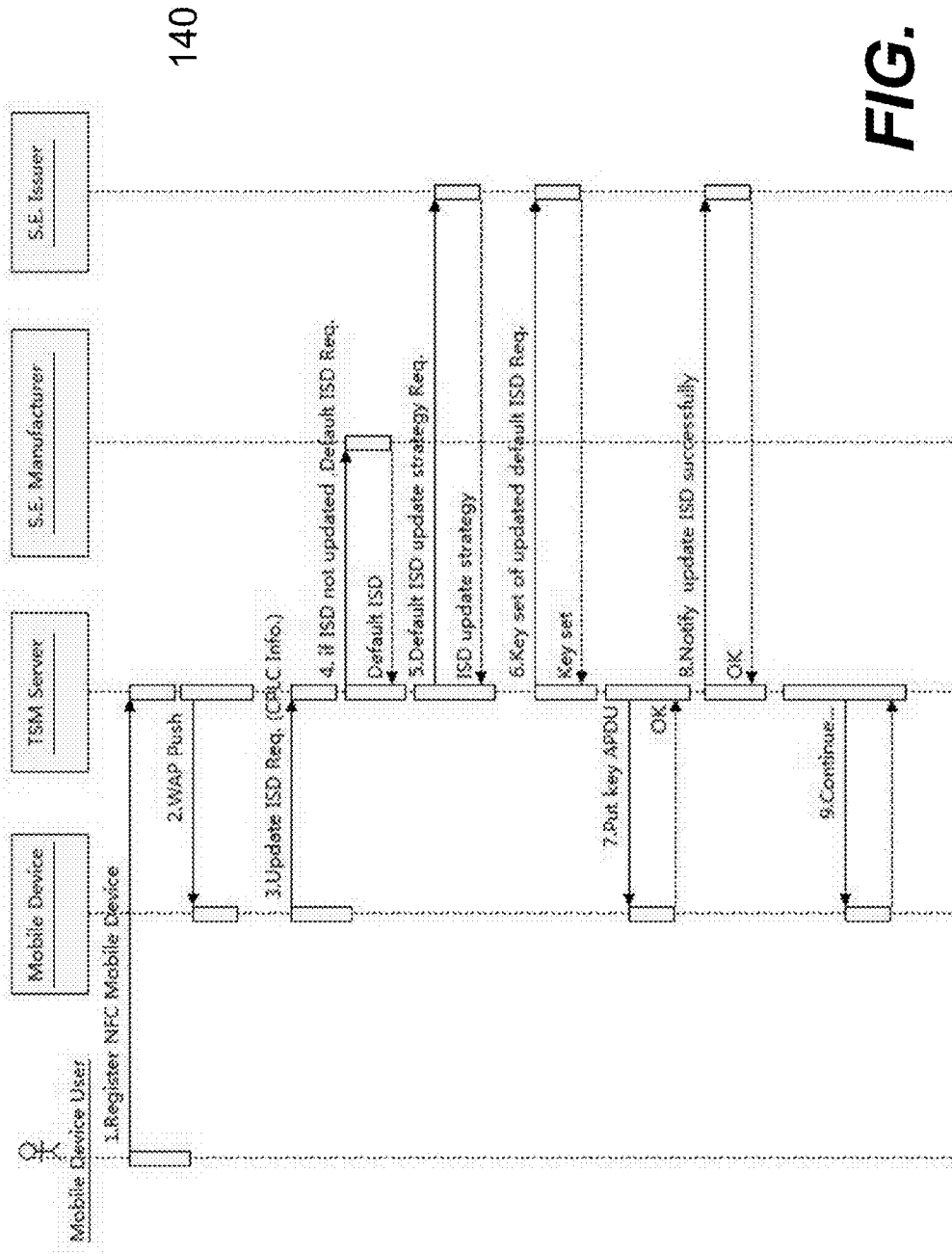


FIG. 1D

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