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(54) **METHODS, SYSTEM AND MOBILE DEVICE
CAPABLE OF ENABLING CREDIT CARD
PERSONALIZATION USING A WIRELESS
NETWORK**

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(52) **U.S. Cl.** **235/380**

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(57) **ABSTRACT**

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Methods of creating a secure channel over which credit card personalization data can be transmitted over the air (OTA) are provided. In particular, Generic Authentication Architecture (GAA) may be used to establish a secure communication channel between the user equipment (UE) and a personalization application server or bureau acting as a network application function (NAF) server. An user equipment, personalization application service (e.g., a NAF server), a system embodying a personalization application server and an user equipment, and a computer program product are also provided for creating a secure channel, such as via GAA, over which credit card personalization data can be transmitted OTA.

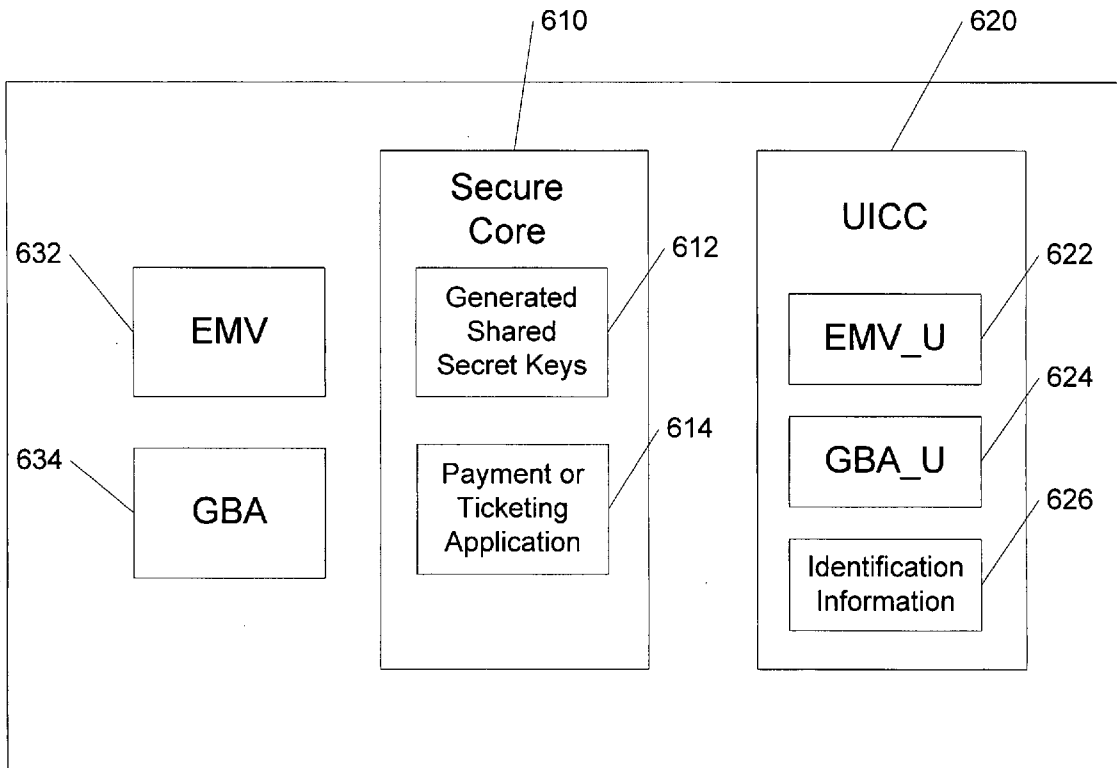
(73) Assignee: **Nokia Corporation**, Espoo (FI)

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Related U.S. Application Data

(60) Provisional application No. 60/659,258, filed on Mar. 7, 2005.



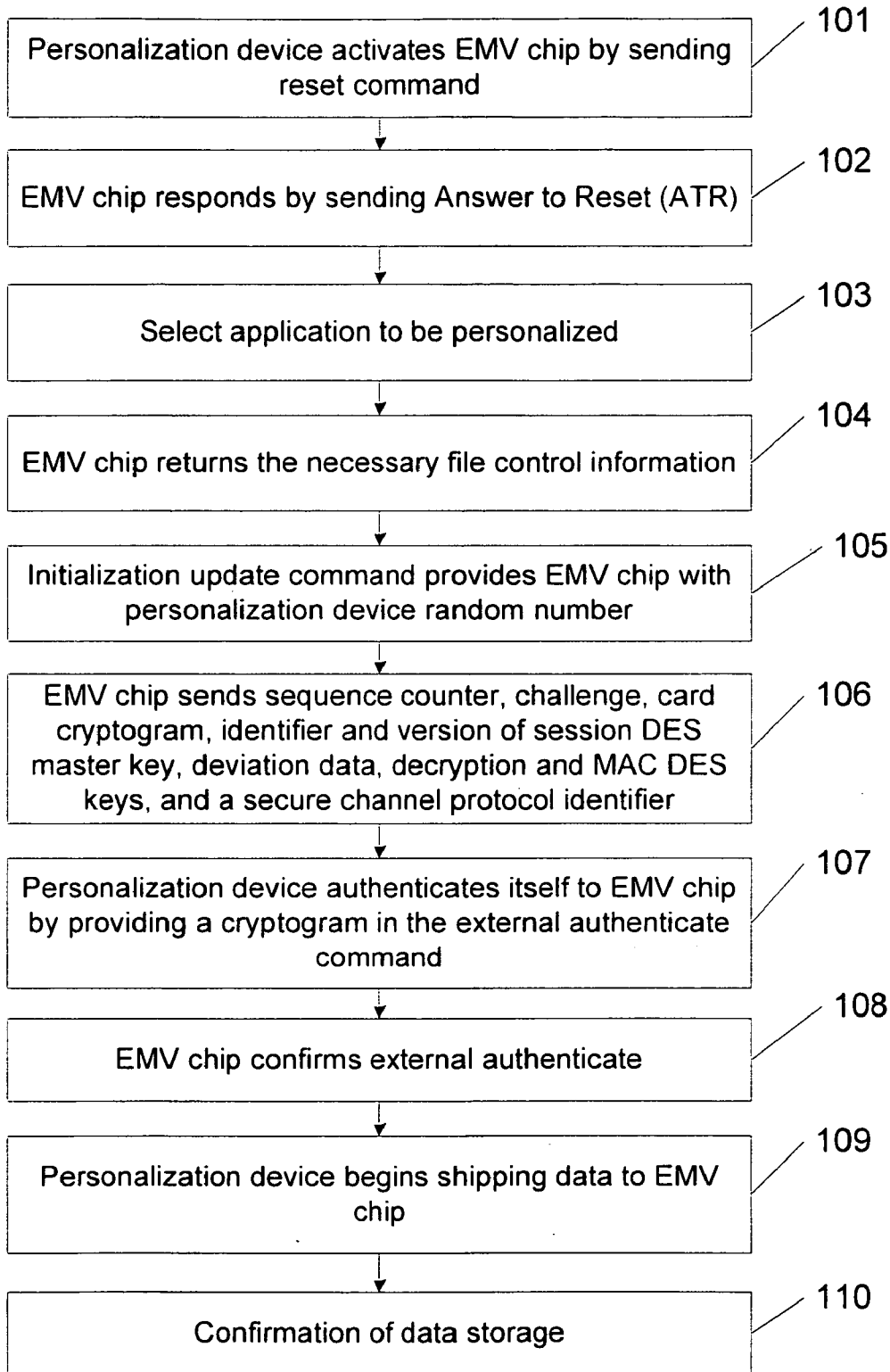


FIG. 1
(Prior Art)

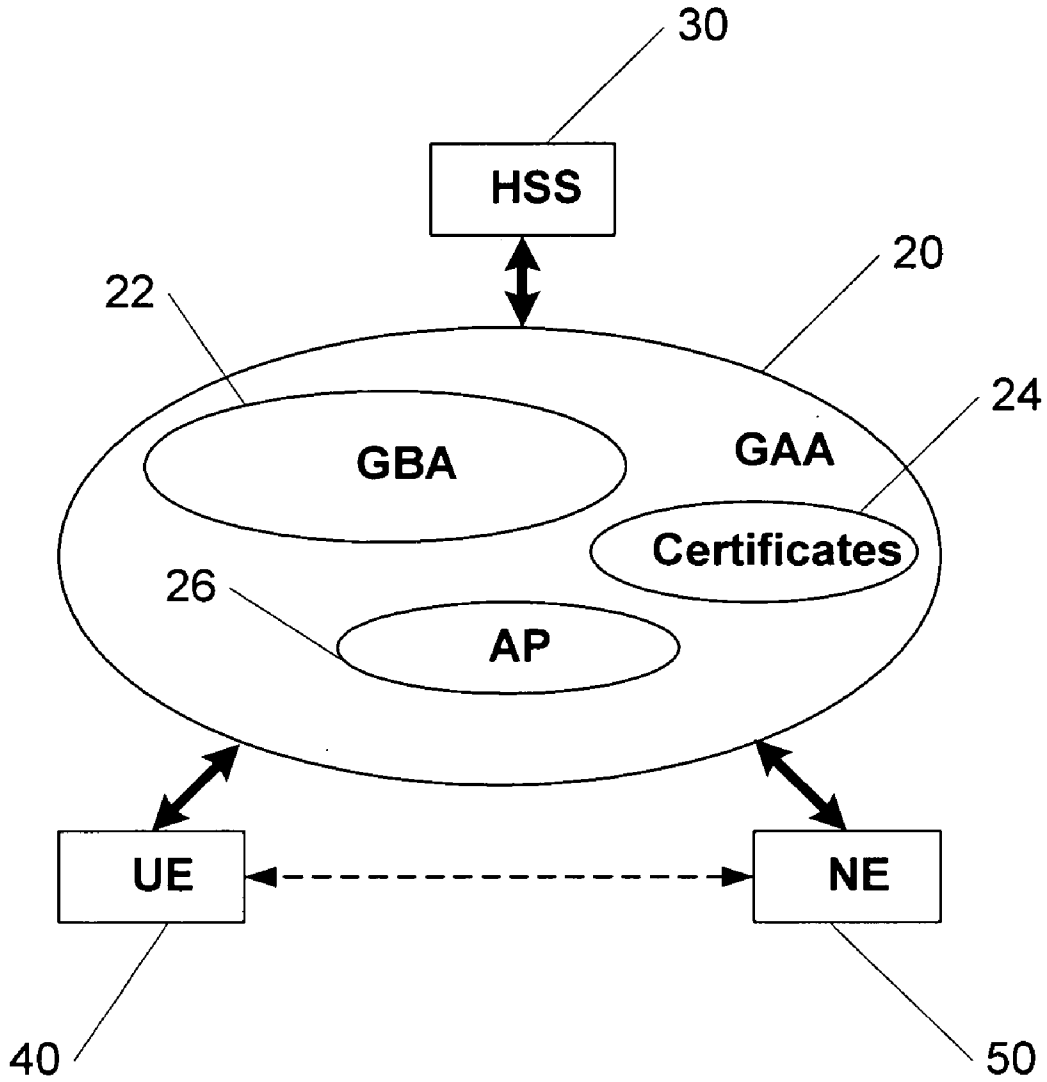


FIG. 2
(Prior Art)

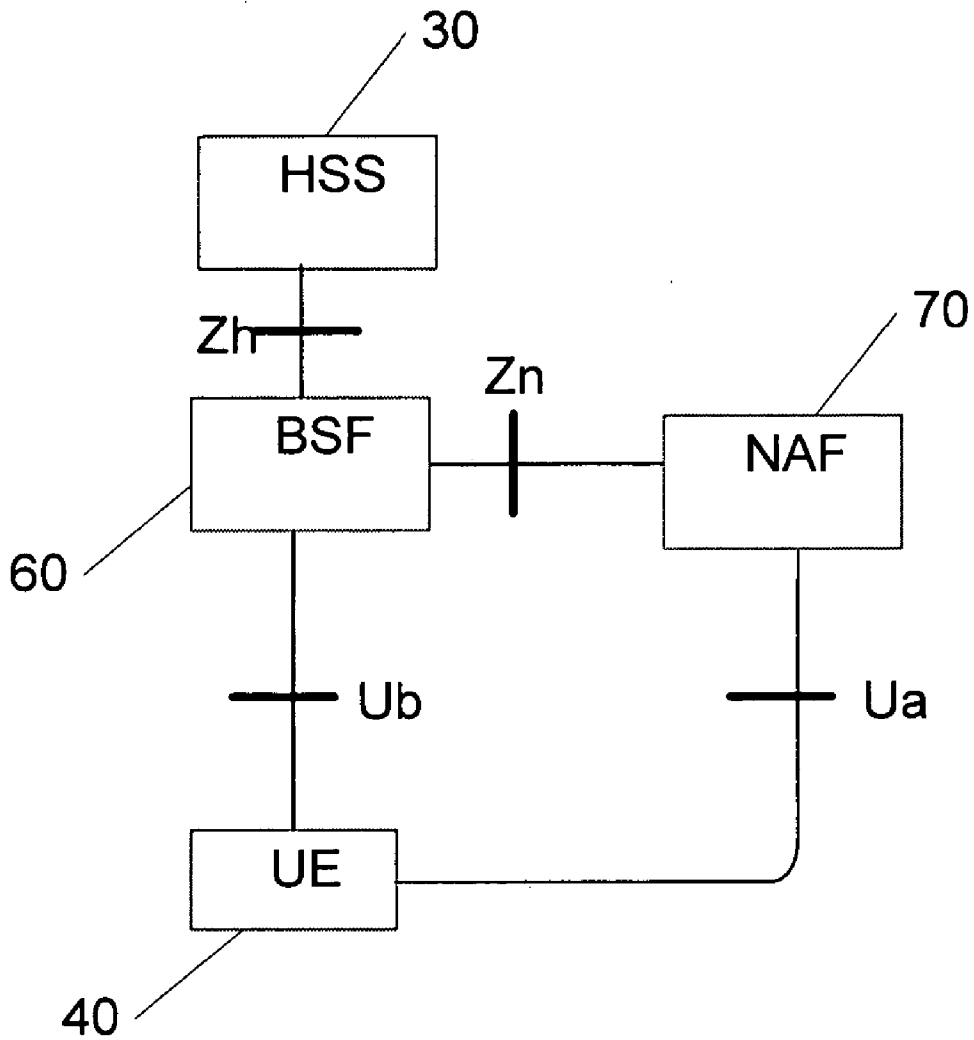


FIG. 3
(Prior Art)

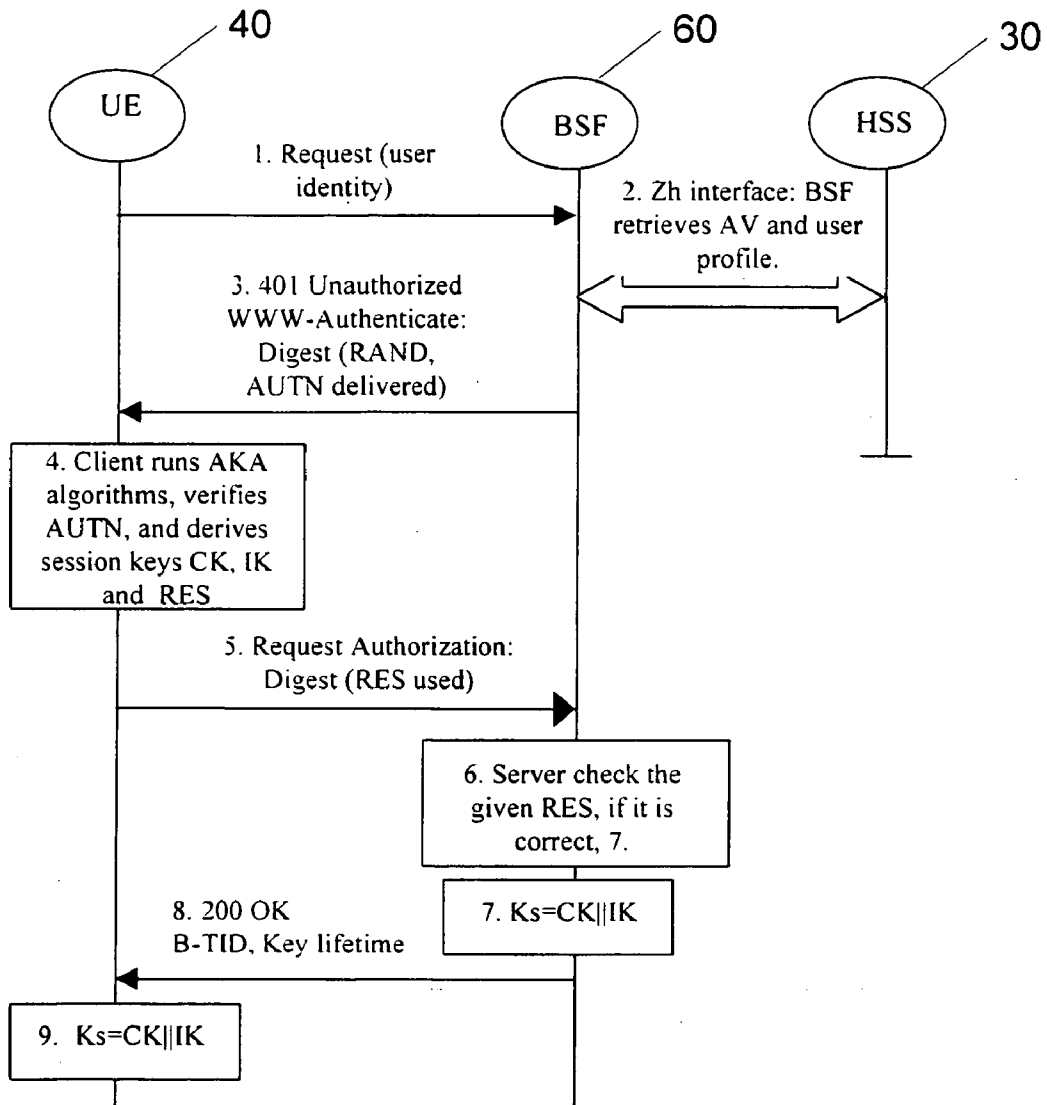


FIG. 4
(Prior Art)

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