



US 20120130838A1

(19) **United States**  
(12) **Patent Application Publication**  
**Koh et al.**

(10) **Pub. No.: US 2012/0130838 A1**  
(43) **Pub. Date: May 24, 2012**

(54) **METHOD AND APPARATUS FOR PERSONALIZING SECURE ELEMENTS IN MOBILE DEVICES**

**Publication Classification**

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(51) **Int. Cl.**  
*G06Q 20/32* (2012.01)  
*H04W 12/04* (2009.01)  
*G06Q 30/06* (2012.01)  
*G06F 21/00* (2006.01)

(73) Assignee: **RFCyber Corp.**

(52) **U.S. Cl.** ..... **705/26.1; 726/6; 705/44**

(21) Appl. No.: **13/350,832**

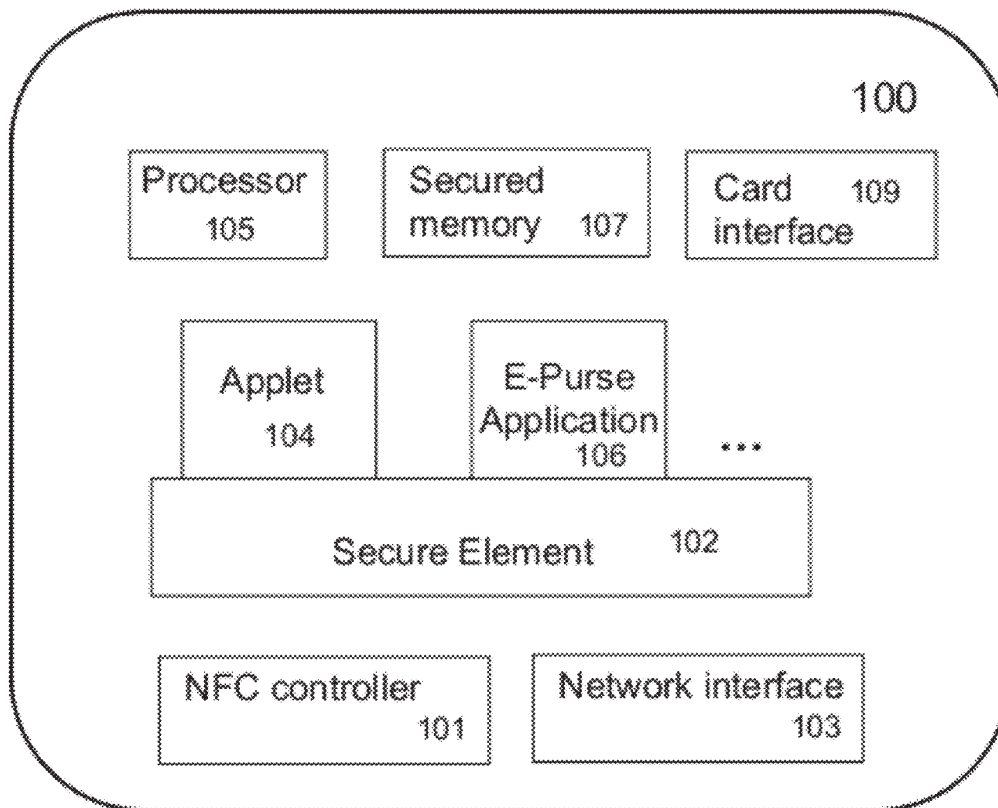
(57) **ABSTRACT**

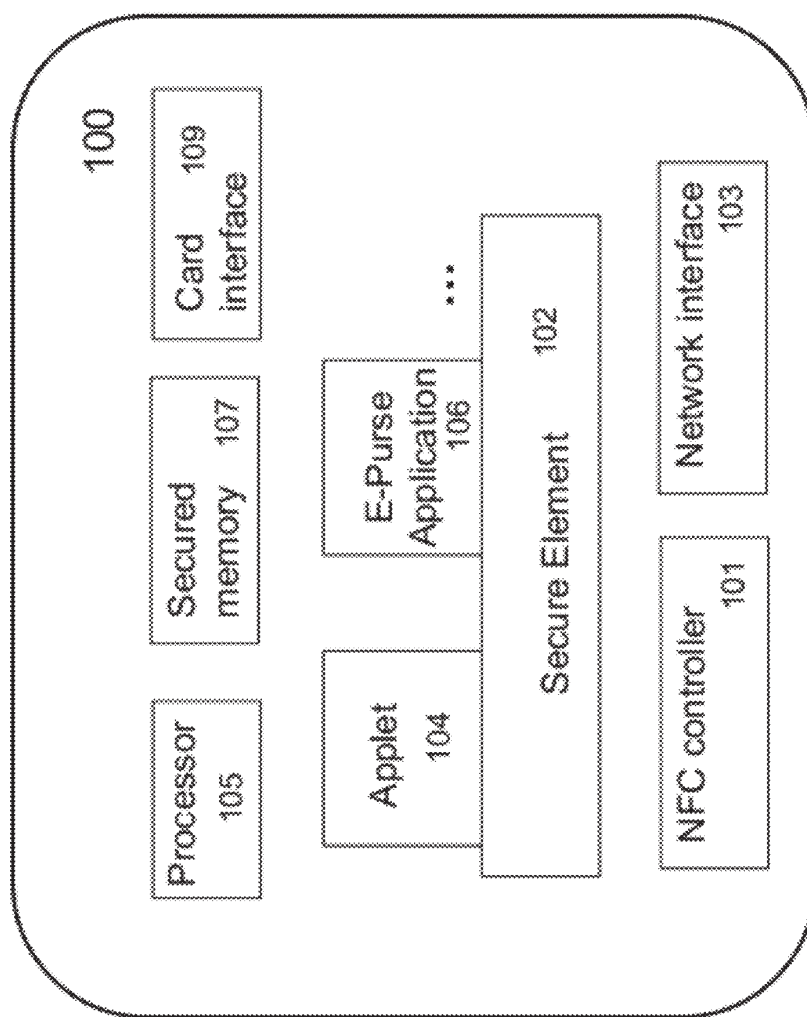
(22) Filed: **Jan. 16, 2012**

Techniques for personalizing secure elements in NFC devices to enable various secure transactions over a network (wired and/or wireless network) are disclosed. With a personalized secure element (hence secured element) in place, techniques for provisioning various applications or services are also provided. Interactions among different parties are managed to effectuate a personalization or provisioning process flawlessly to enable an NFC device for a user thereof to start enjoying the convenience of commerce over a data network with minimum effort.

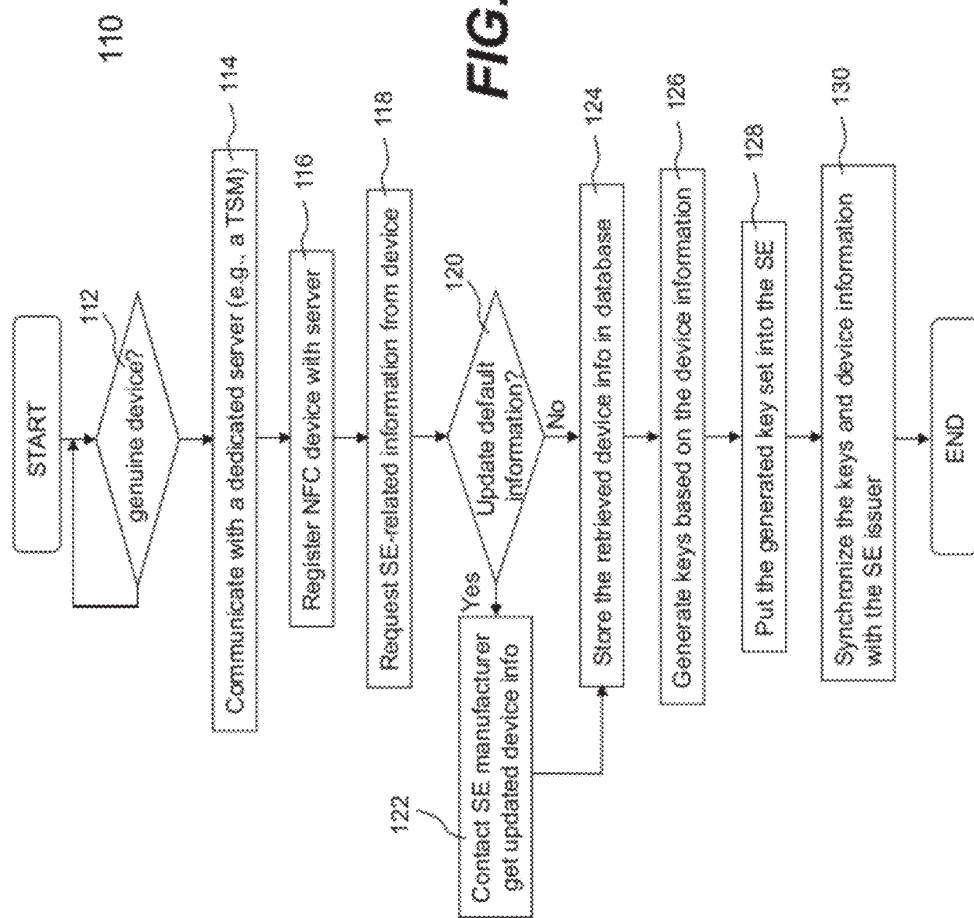
**Related U.S. Application Data**

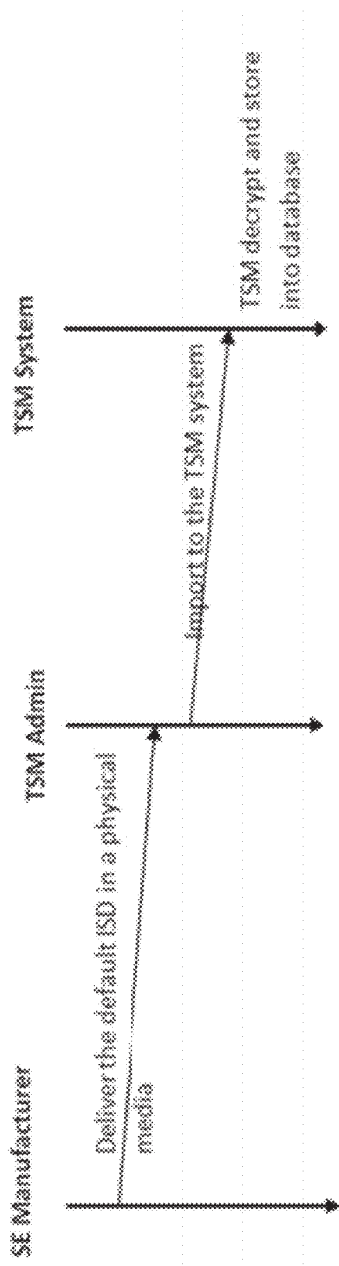
(63) Continuation-in-part of application No. 11/534,653, filed on Sep. 24, 2006, now Pat. No. 8,118,218, Continuation-in-part of application No. 11/739,044, filed on Apr. 23, 2007, which is a continuation-in-part of application No. 11/534,653, filed on Sep. 24, 2006, now Pat. No. 8,118,218.



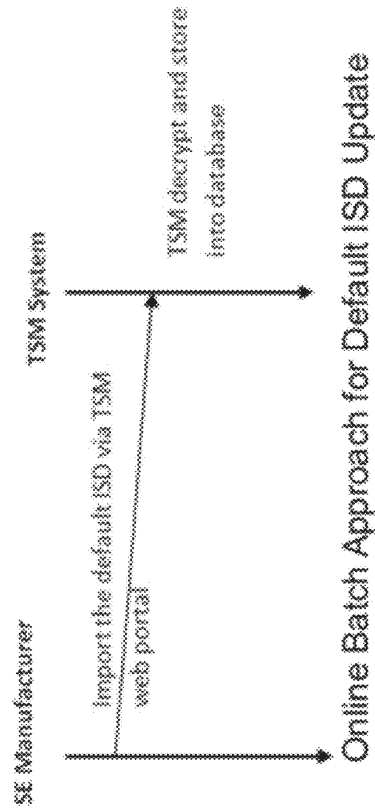


**FIG. 1A**



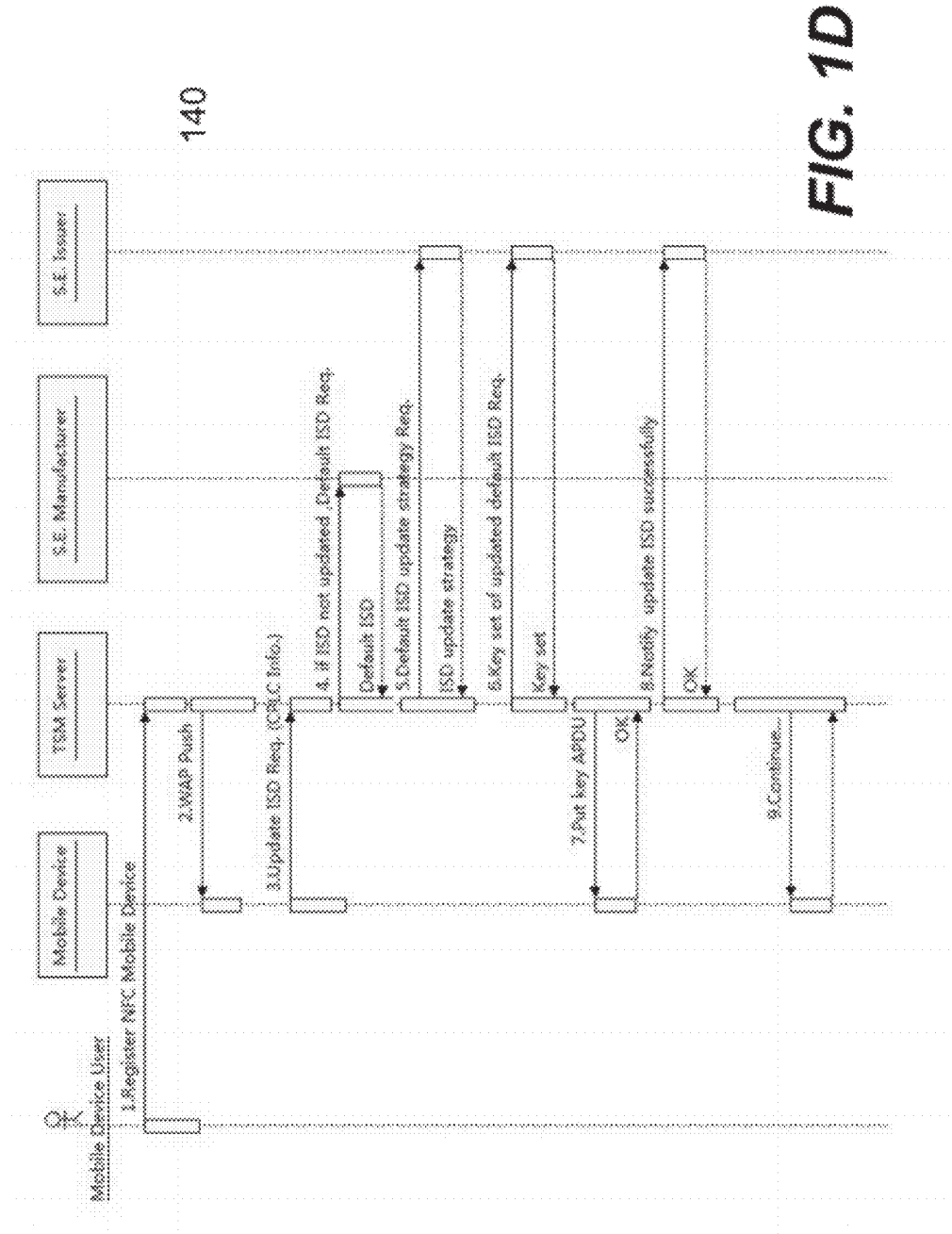


Offline Batch Approach for Default ISD Update



Online Batch Approach for Default ISD Update

FIG. 1C



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