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

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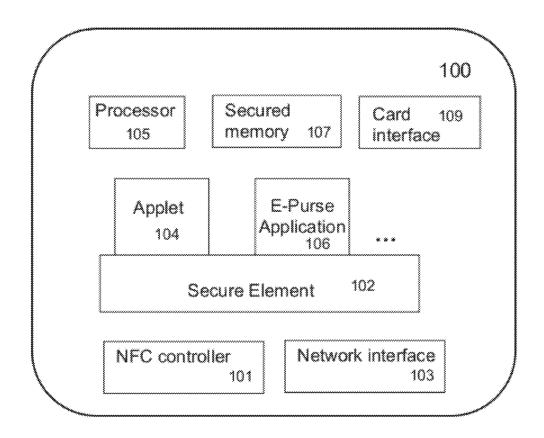
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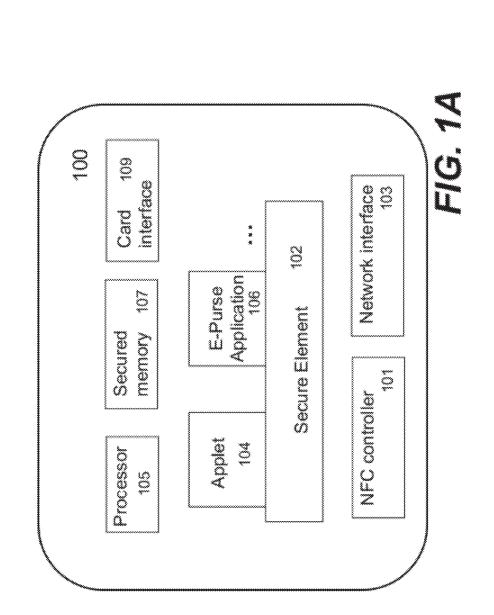
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#### (57) ABSTRACT

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.



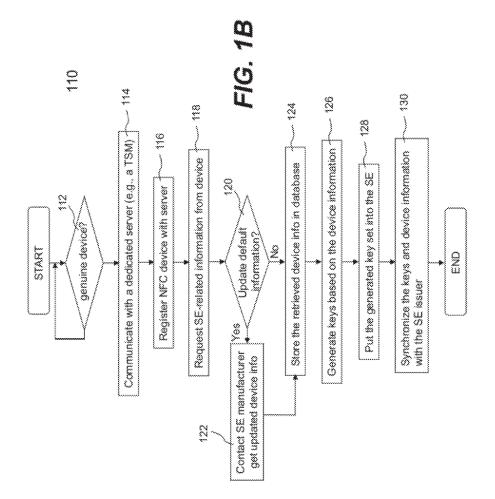


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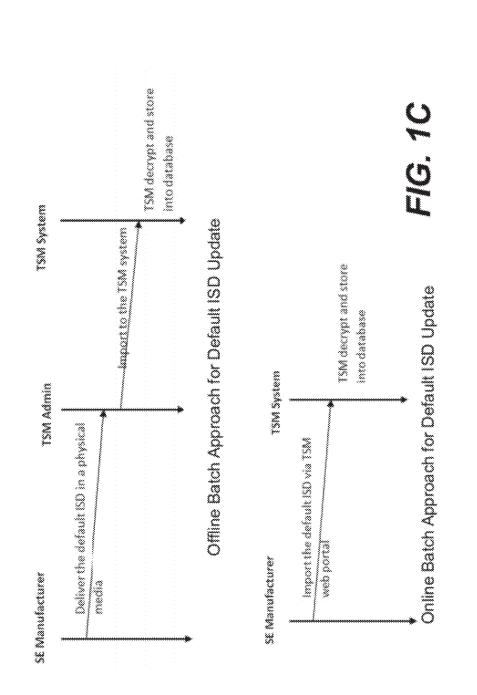
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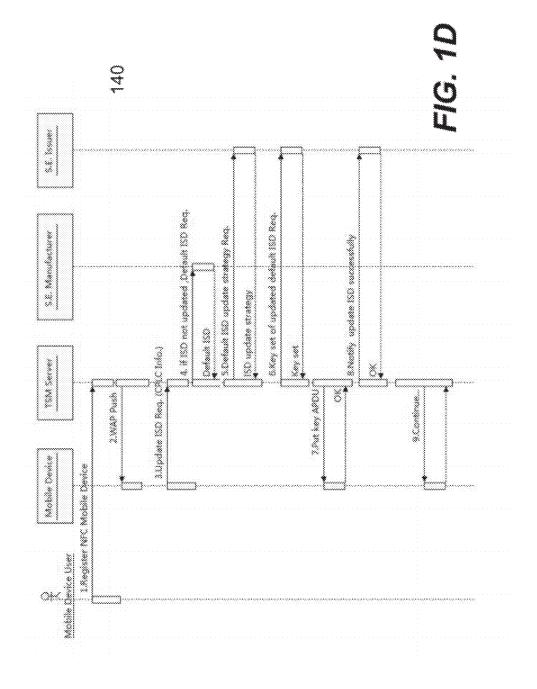


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