

# EXHIBIT D



US009240009B2

(12) **United States Patent**  
**Koh et al.**

(10) **Patent No.:** **US 9,240,009 B2**  
 (45) **Date of Patent:** **Jan. 19, 2016**

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

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(\* ) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 227 days.

(21) Appl. No.: **13/350,835**

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

(65) **Prior Publication Data**

US 2012/0130839 A1 May 24, 2012

**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, and a continuation-in-part of application No. 11/739,044, filed on Apr. 23, 2007.

(51) **Int. Cl.**

**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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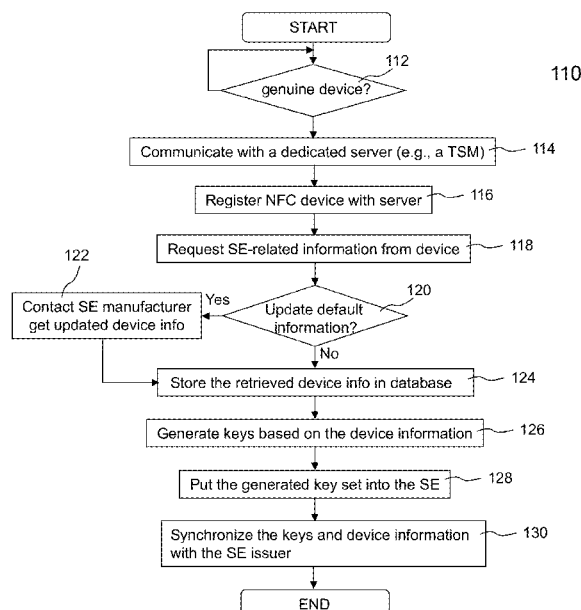
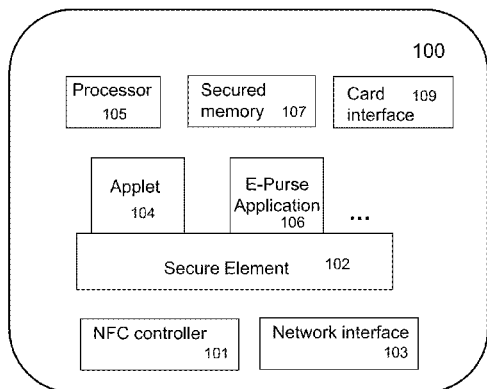
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(57) **ABSTRACT**

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**



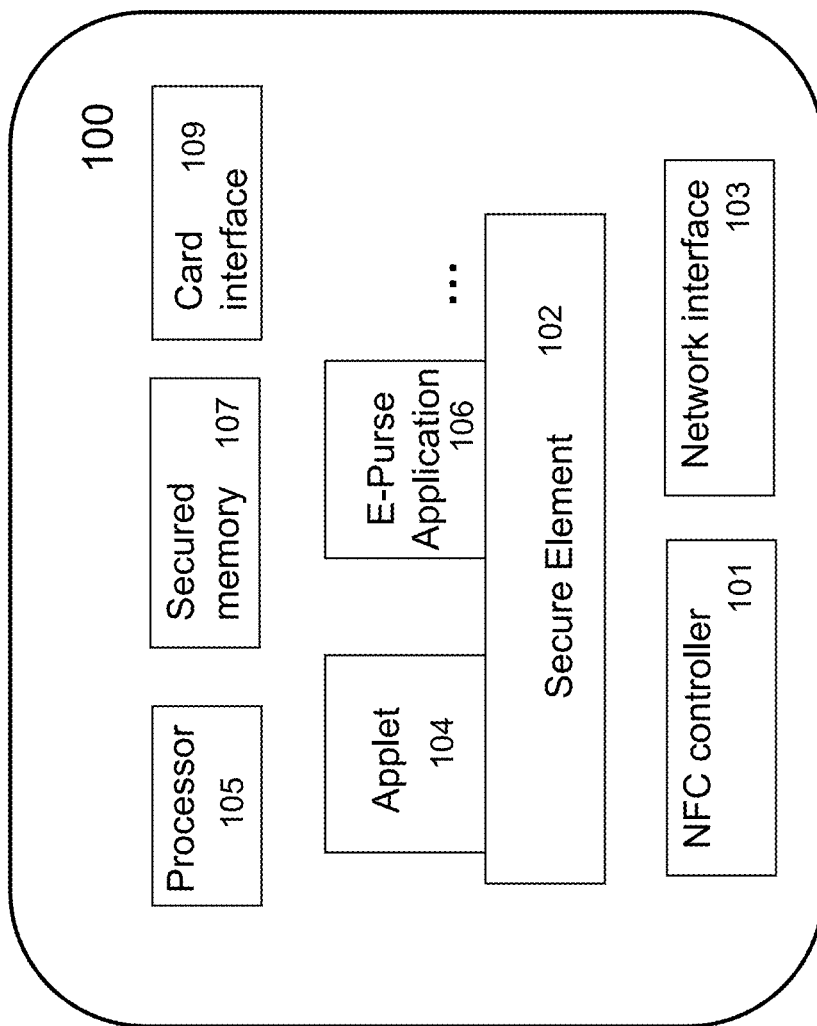
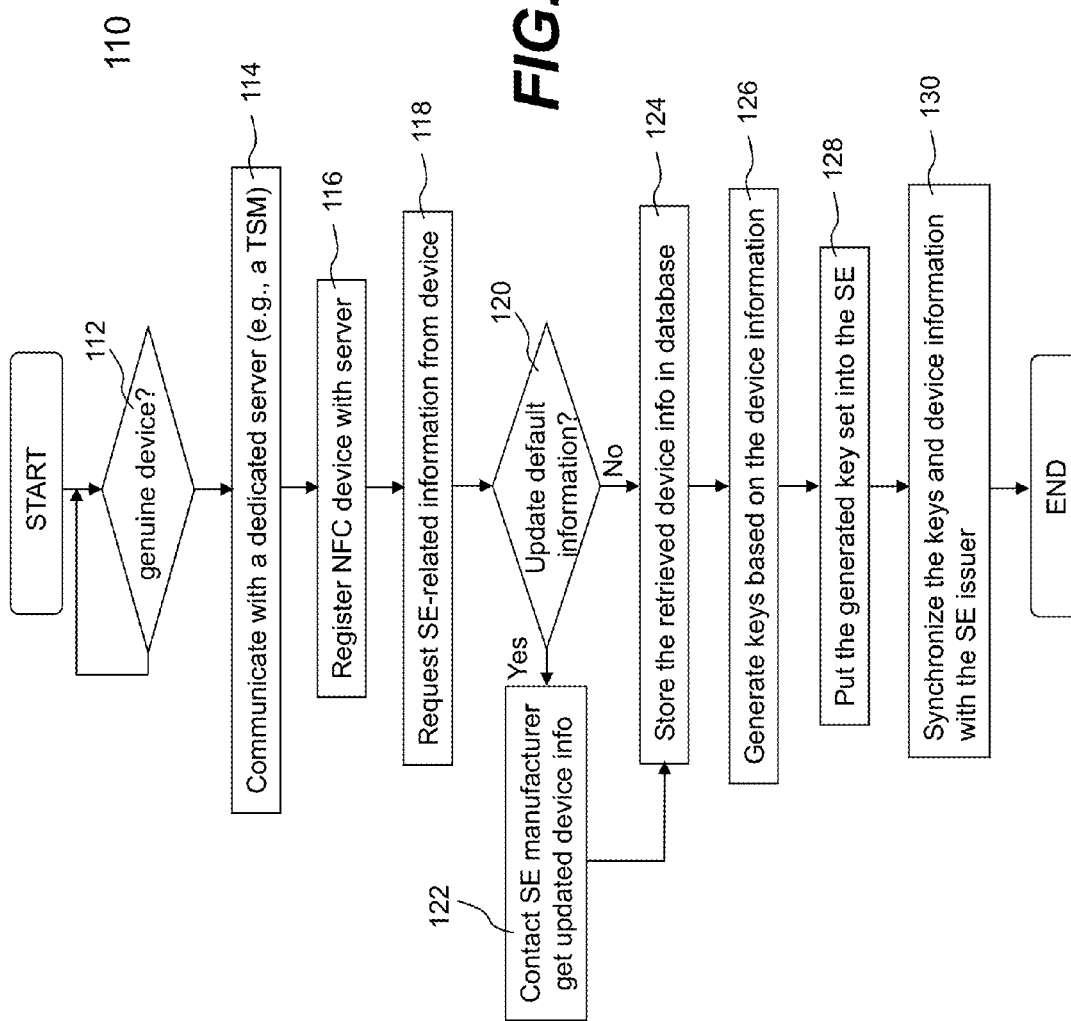
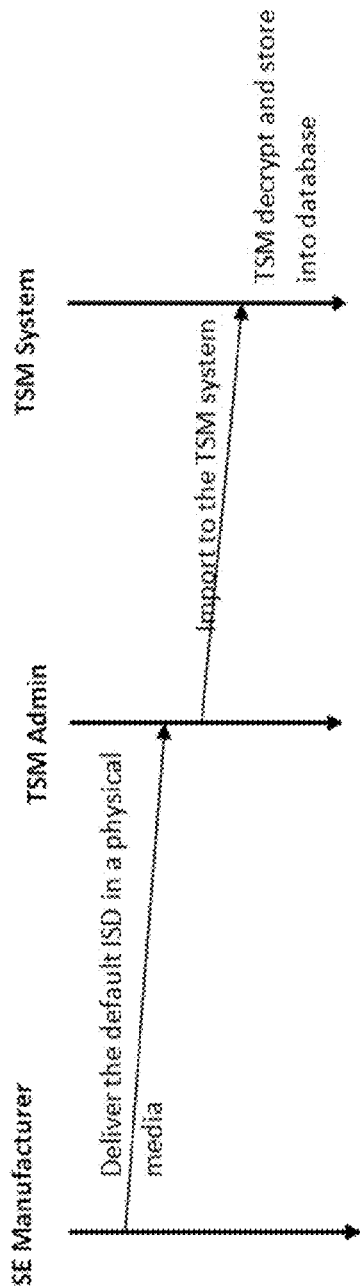
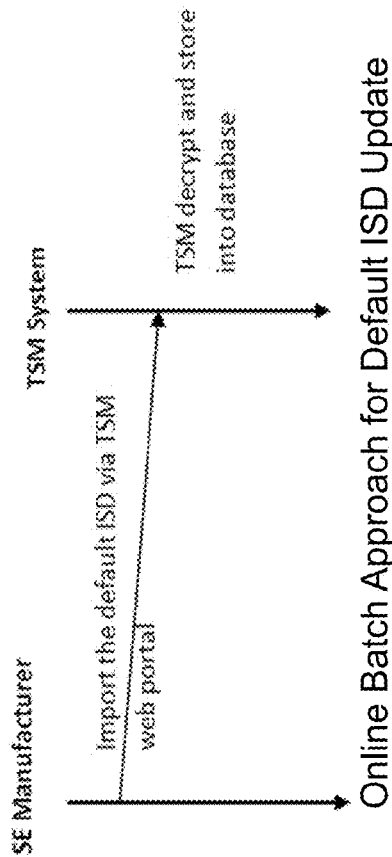


FIG. 1A





Offline Batch Approach for Default ISD Update



Online Batch Approach for Default ISD Update

FIG. 1C

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