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(54) Title: HUB AND SPOKES PIN VERIFICATION

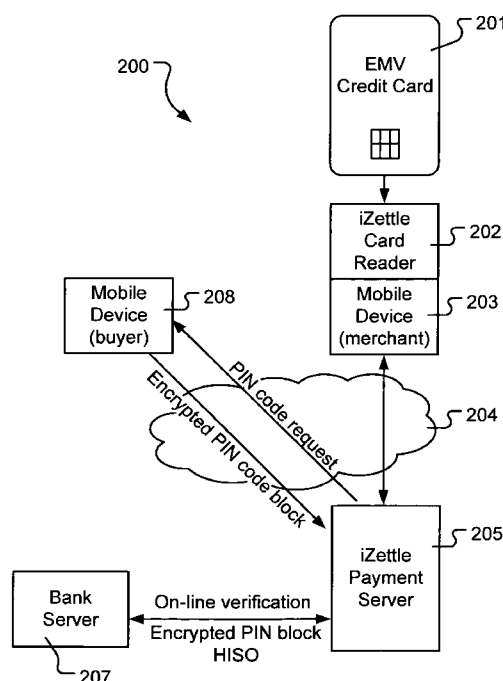


Fig. 2

(57) Abstract: A method for conducting PIN authorized EMV payments using an ordinary mobile phone. The credit card payment is conducted using a merchant's device comprising a card reader and a mobile phone a payment server and a buyer's mobile phone. A PIN entry request is sent from the merchant's device to the buyer's device via the payment server. A secure application in the buyer's device is executed and a PIN code may be entered securely. The entered PIN code is either verified, via the payment server, against the credit card in said merchant's device or against a bank server. Thus, secure credit card payments can be performed using an ordinary unsecure mobile device's.



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