

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
10 December 2015 (10.12.2015)



(10) International Publication Number
WO 2015/186072 A9

- (51) International Patent Classification:
H04L 9/00 (2006.01) *H04W 12/00* (2009.01)
- (21) International Application Number:
PCT/IB2015/054191
- (22) International Filing Date:
3 June 2015 (03.06.2015)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
201410243848.7 4 June 2014 (04.06.2014) CN
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- (81) Designated States (*unless otherwise indicated, for every
kind of national protection available*): AE, AG, AL, AM,
AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY,
BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM,
DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,
HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR,
KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG,
MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM,
PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC,
SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN,
TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.
- (84) Designated States (*unless otherwise indicated, for every
kind of regional protection available*): ARIPO (BW, GH,
GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ,
TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU,
TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE,
DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU,

[Continued on next page]

(54) Title: ENCRYPTION AND DECRYPTION OF DATA BETWEEN A COMMUNICATIONS DEVICE AND SMART CARD WITH NEAR FIELD COMMUNICATION FUNCTION

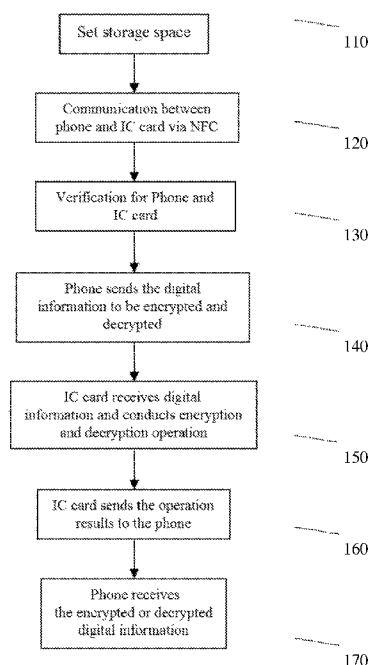


Figure 1

(57) Abstract: A system and method for encrypting and decrypting data between a communications device and an smart card each with Near Field Communication (NFC) function comprising reserving storage space on the communications device; placing the smart card near or in contact with the communications device to enable NFC communication; verifying legitimacy of the communications device and/or the smart card; sending data to be encrypted or decrypted from the communications device to the smart card in a prescribed format; receiving data to be encrypted or decrypted by the smart card and submitting said data to a specified algorithm together with a specified secret key to conduct encryption or decryption, thereafter further sending the encrypted or decrypted data to the communications device in the prescribed format.



LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK,
SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ,
GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report (Art. 21(3))*

Declarations under Rule 4.17:

- *as to applicant's entitlement to apply for and be granted
a patent (Rule 4.17(ii))*
- *of inventorship (Rule 4.17(iv))*

**(88) Date of publication of the revised international search
report:**

25 February 2016

(15) Information about Correction:

see Notice of 25 February 2016