9802611-5

IPOS

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International Bureau

INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 6 : G07F 7/10 — A1

(11) International Publication Number: **WO 98/09257**

(43) International Publication Date: 5 March 1998 (05.03.98)

(21) International Application Number: PCT/IB97/01042

(22) International Filing Date: 29 August 1997 (29.08.97)

(30) Priority Data:
08/706,396 30 August 1996 (30.08.96) US

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(81) Designated States: AT, AU, CA, CN, RU, SG, European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE).

Published
With international search report.
Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

(54) Title: A SYSTEM AND METHOD FOR LOADING APPLICATIONS ONTO A SMART CARD

(57) Abstract

A system for loading an applet and its associated use rights into a smart card having other applets with associated use rights with values that change as the application is used is provided that stores, remotely from said smart card, an applet and use rights with a predetermined initial value, associated with the applet, and has a smart card having a processing unit, and a memory unit, the memory unit being connected to the processing unit and storing a second application having use rights. The smart card may be connected to said remote storage means, and the application, having use rights with a predetermined value, may be loaded from said remote storage means into said smart card. A smart card is also provided having a processor for executing an application, a memory, connected to the processor, for storing multiple applications, including a first application having first use rights and having first values associated with the first use rights, the first value changing from a predetermined initial value with use of the first use rights, a system for loading in the smart card a second application from a remote location over an interface, the second application having second use rights, a system for storing said second application into said memory in said smart card, and a system for changing the use rights of said first application and said second application. A method of replenishing the use rights in a smart card is also provided.

