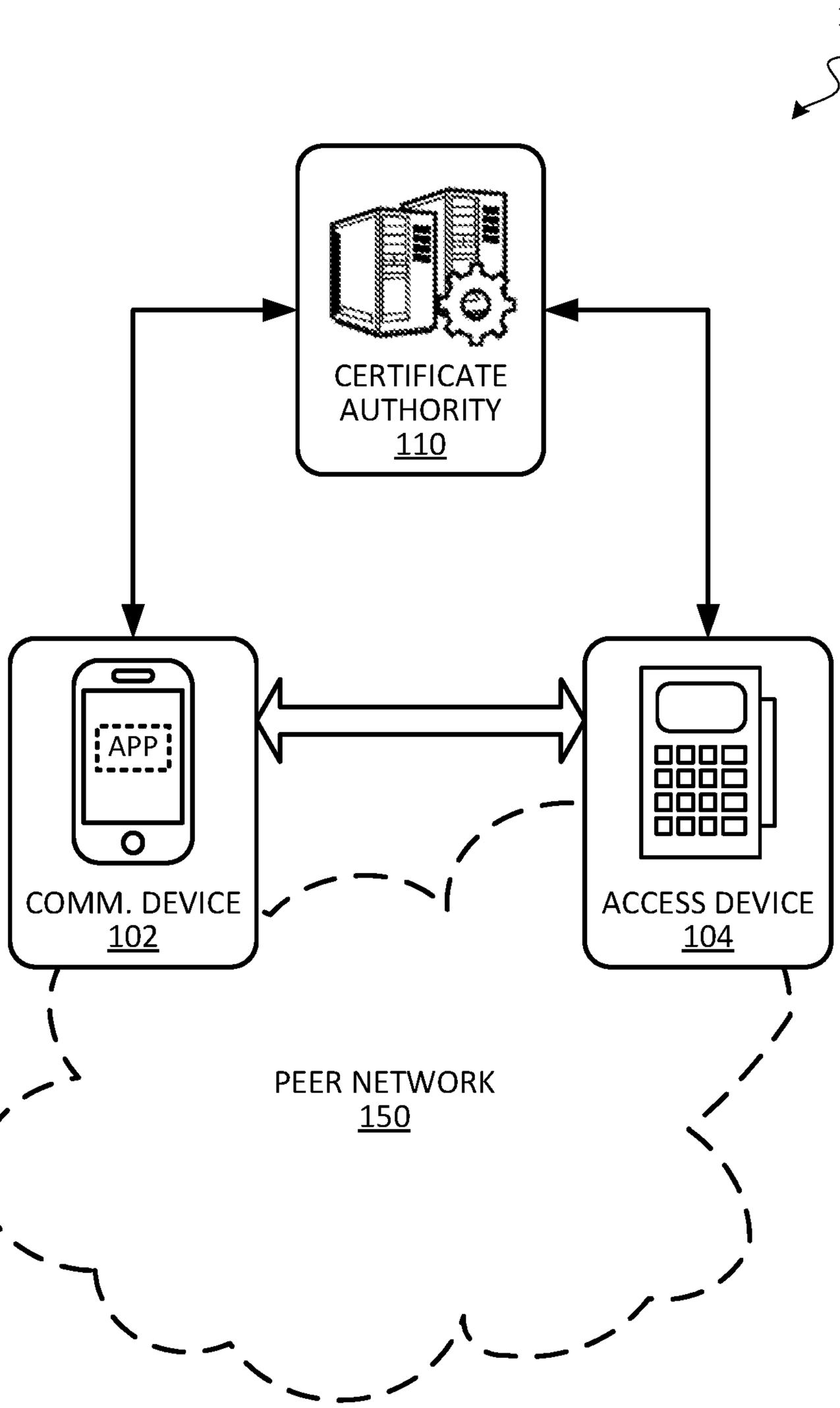

100
CERTIFICATE AUTHORITY 110
APP
COMM. DEVICE 102
ACCESS DEVICE 104
PEER NETWORK 150

FIG. 1

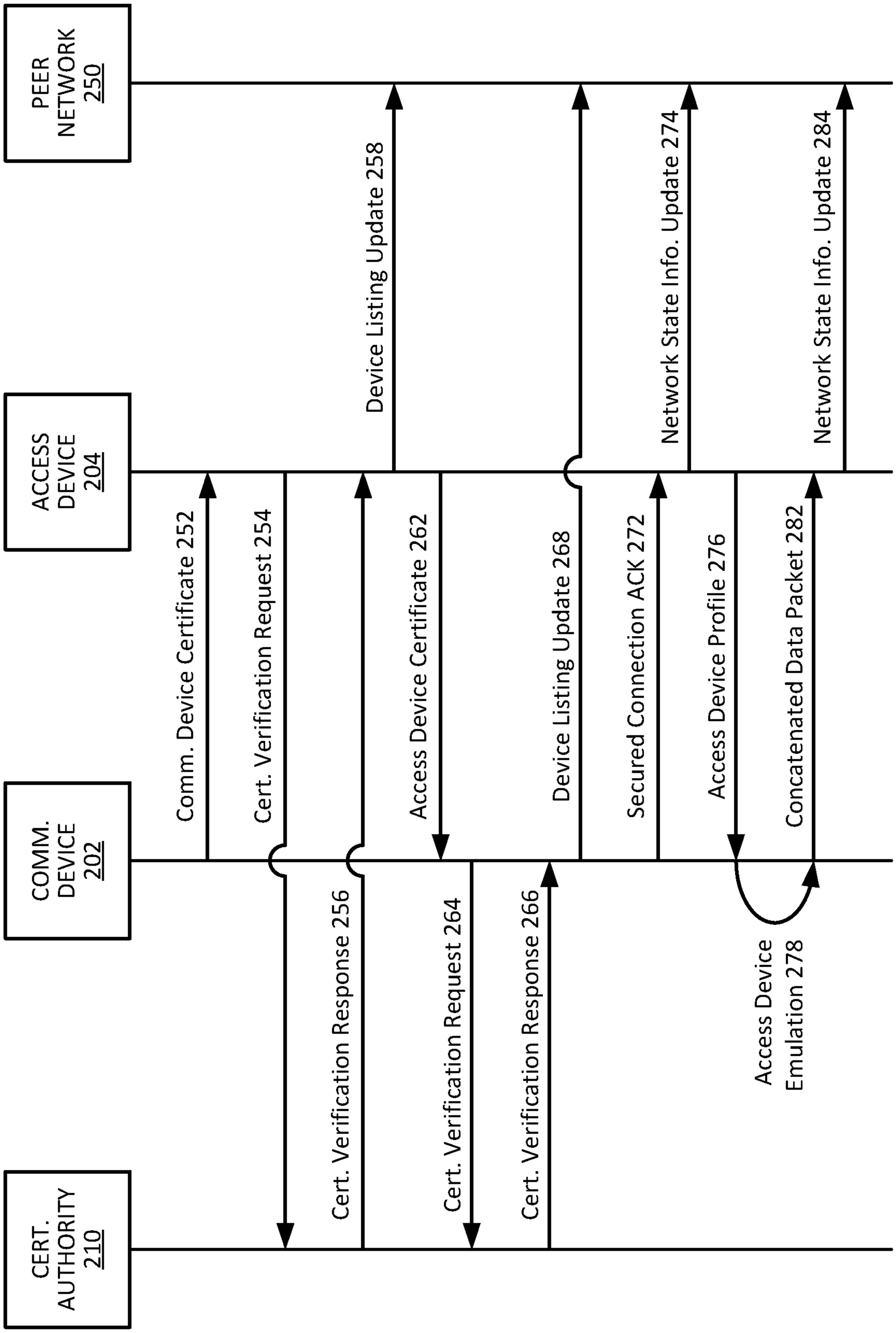

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FIG. 2

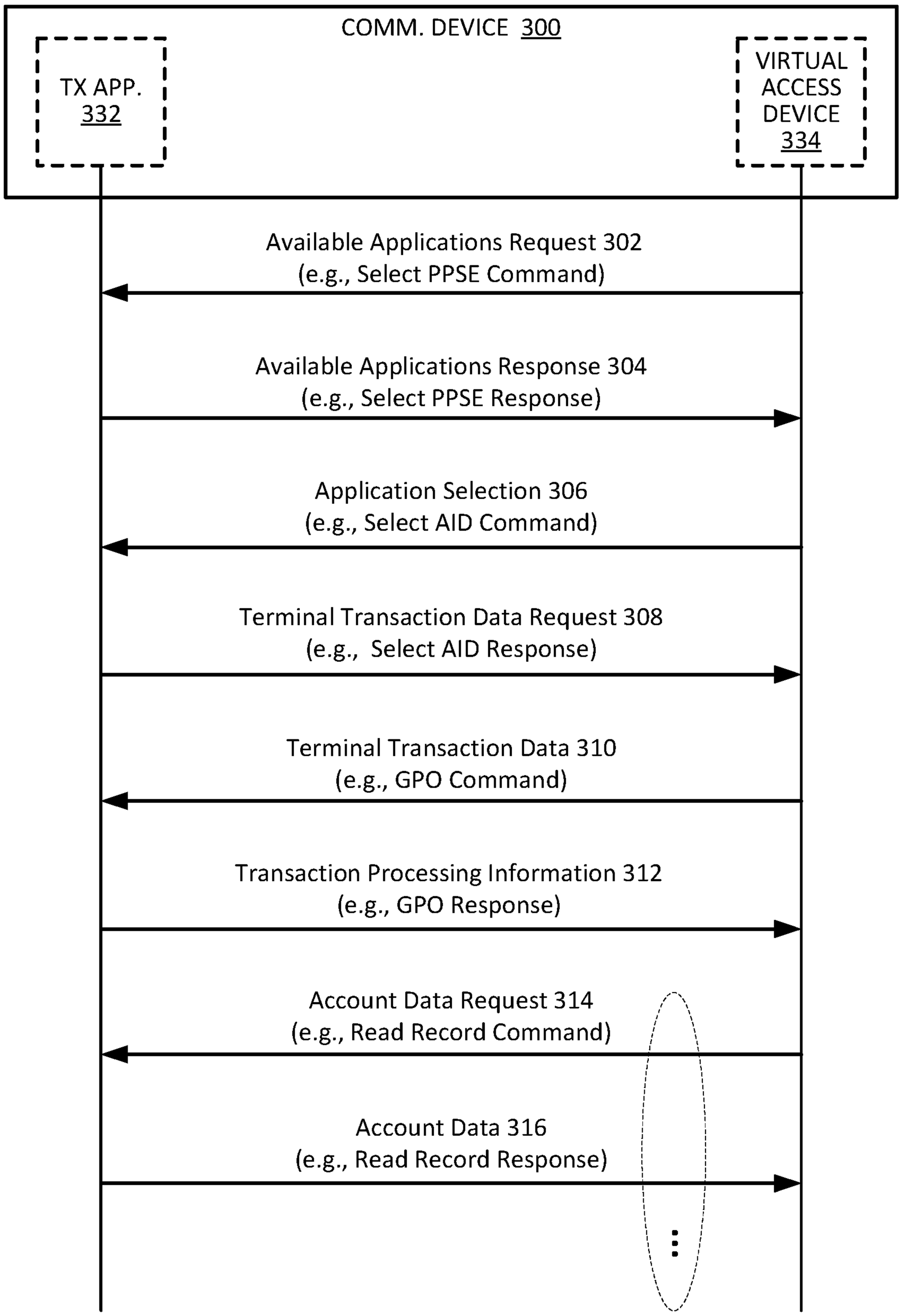

COMM. DEVICE 300
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VIRTUAL ACCESS DEVICE 334
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(e.g., Select PPSE Command)
Available Applications Response 304
(e.g., Select PPSE Response)
Application Selection 306
(e.g., Select AID Command)
Terminal Transaction Data Request 308
(e.g., Select AID Response)
Terminal Transaction Data 310
(e.g., GPO Command)
Transaction Processing Information 312
(e.g., GPO Response)
Account Data Request 314
(e.g., Read Record Command)
Account Data 316
(e.g., Read Record Response)

FIG. 3

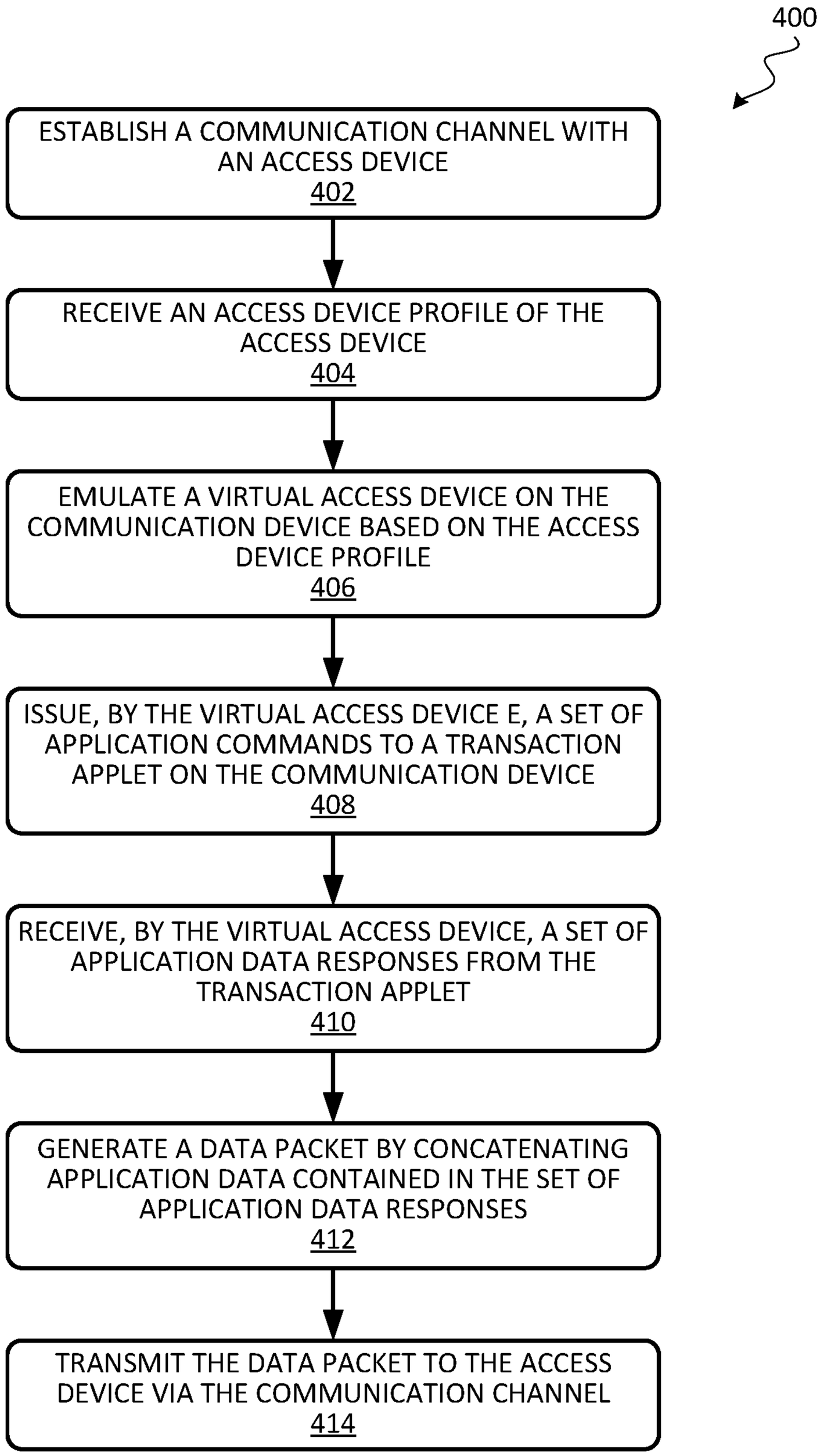

400
ESTABLISH A COMMUNICATION CHANNEL WITH AN ACCESS DEVICE
402
RECEIVE AN ACCESS DEVICE PROFILE OF THE ACCESS DEVICE
404
EMULATE A VIRTUAL ACCESS DEVICE ON THE COMMUNICATION DEVICE BASED ON THE ACCESS DEVICE PROFILE
406
ISSUE, BY THE VIRTUAL ACCESS DEVICE E, A SET OF APPLICATION COMMANDS TO A TRANSACTION APPLET ON THE COMMUNICATION DEVICE
408
RECEIVE, BY THE VIRTUAL ACCESS DEVICE, A SET OF APPLICATION DATA RESPONSES FROM THE TRANSACTION APPLET
410
GENERATE A DATA PACKET BY CONCATENATING APPLICATION DATA CONTAINED IN THE SET OF APPLICATION DATA RESPONSES
412
TRANSMIT THE DATA PACKET TO THE ACCESS DEVICE VIA THE COMMUNICATION CHANNEL
414

FIG. 4

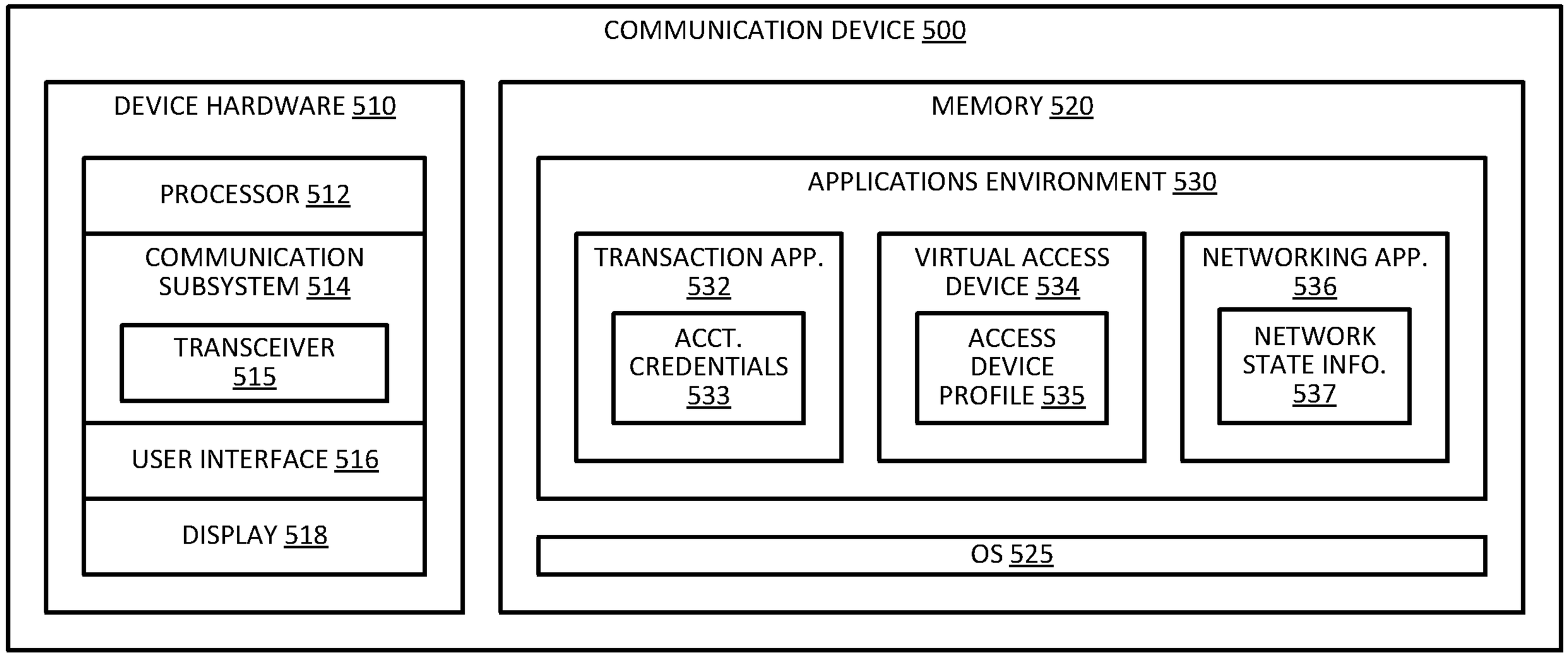

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FIG. 5