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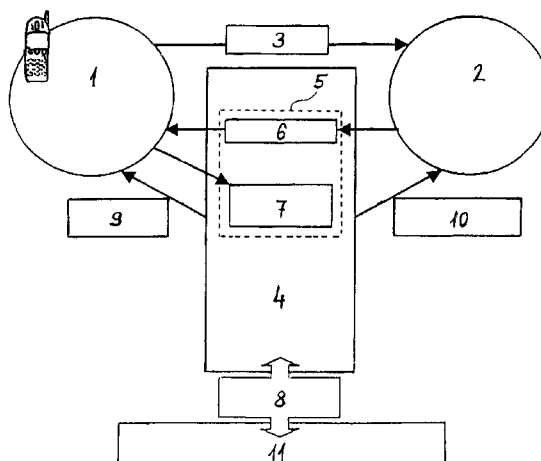
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(54) Title: ARCHITECTURE OF SIMPLIFIED HARDWARE REQUIREMENTS FOR BANK CARD PAYMENT TRANSACTIONS IN A LARGE GROUP OF CLIENTS, TRANSACTION TERMINAL UNIT, EXTENDED FUNCTION SIM CARD, AND METHODS FOR INDIVIDUALISATION AND PERFORMING TRANSACTION



(57) Abstract: Architecture of simplified hardware requirements for bank card payment transactions in a large group of clients, in which each client have an extended function SIM card containing payment utility and regular bank card identification information. A mobil pay center (4) is connecting to the client and the service provider (2) of the actual transaction through a bidirectional cryptographic interface and a communication chanel of the first type, and is connecting to one or more bank card authorisation center (11) of the actual transaction through a bidirectional cryptographic interface and a communication chanel of the second type. The mobil pay center (4) is comprising at least one virtual POS terminal (5) for each service provider (2). The virtual POS terminal (5) handle authorisation messages received through communication chanel of the second type.



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