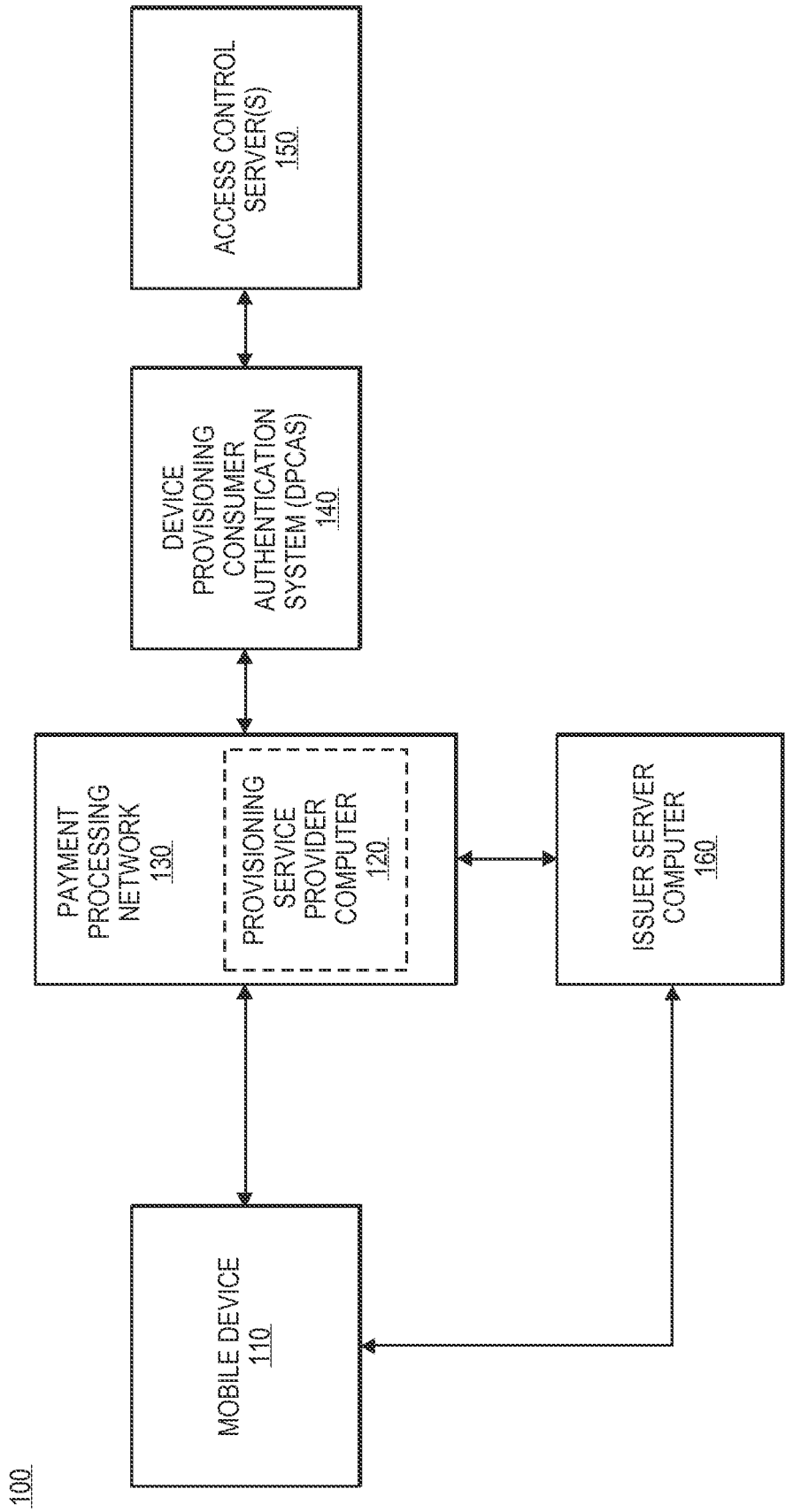

100
MOBILE DEVICE
110
PAYMENT PROCESSING NETWORK
130
PROVISIONING SERVICE PROVIDER COMPUTER
120
ISSUER SERVER COMPUTER
160
DEVICE PROVISIONING CONSUMER AUTHENTICATION SYSTEM (DPCAS)
140
ACCESS CONTROL SERVER(S)
150

FIG. 1

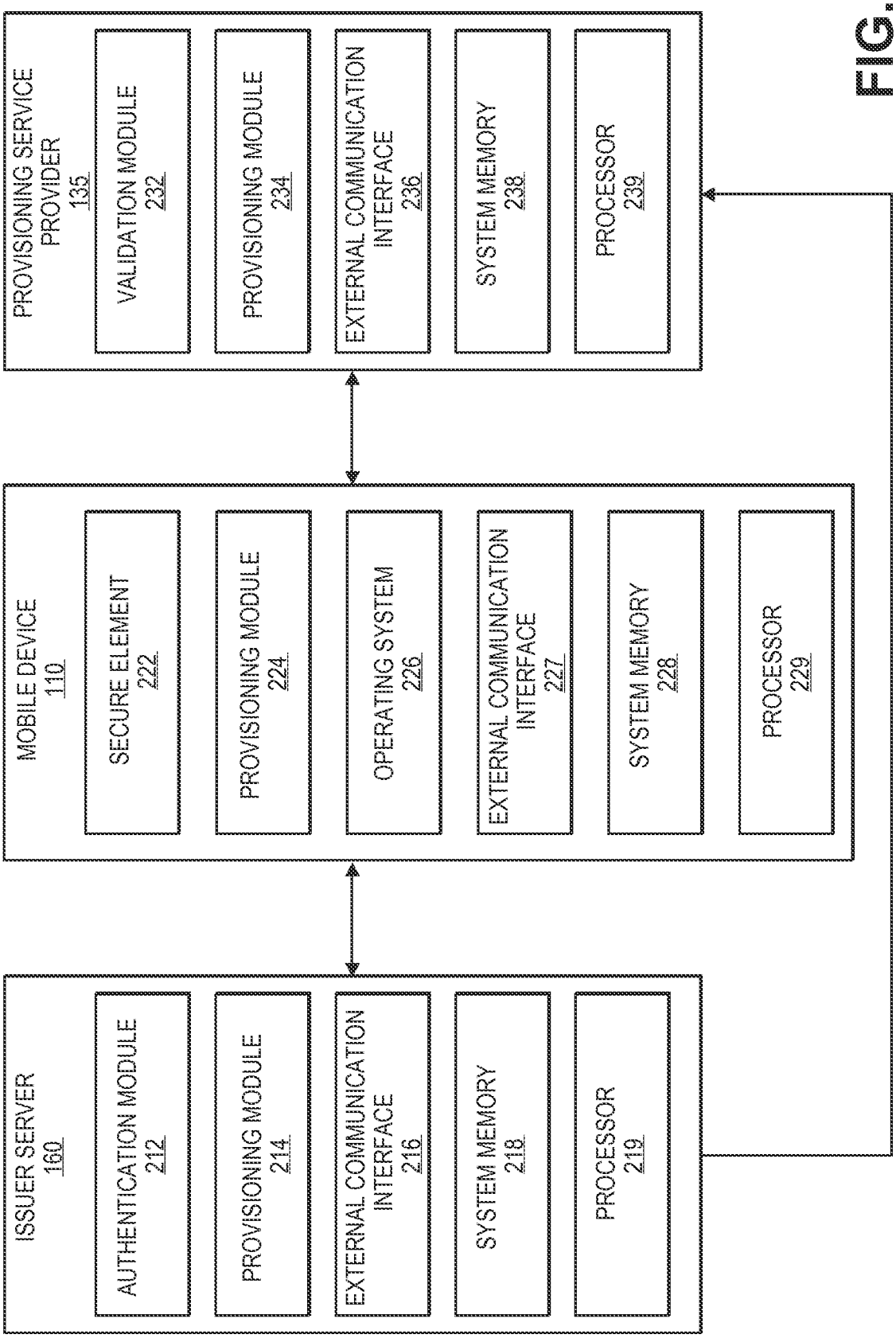

ISSUER SERVER
160
AUTHENTICATION MODULE
212
PROVISIONING MODULE
214
EXTERNAL COMMUNICATION INTERFACE
216
SYSTEM MEMORY
218
PROCESSOR
219
MOBILE DEVICE
110
SECURE ELEMENT
222
PROVISIONING MODULE
224
OPERATING SYSTEM
226
EXTERNAL COMMUNICATION INTERFACE
227
SYSTEM MEMORY
228
PROCESSOR
229
PROVISIONING SERVICE PROVIDER
135
VALIDATION MODULE
232
PROVISIONING MODULE
234
EXTERNAL COMMUNICATION INTERFACE
236
SYSTEM MEMORY
238
PROCESSOR
239

FIG. 2

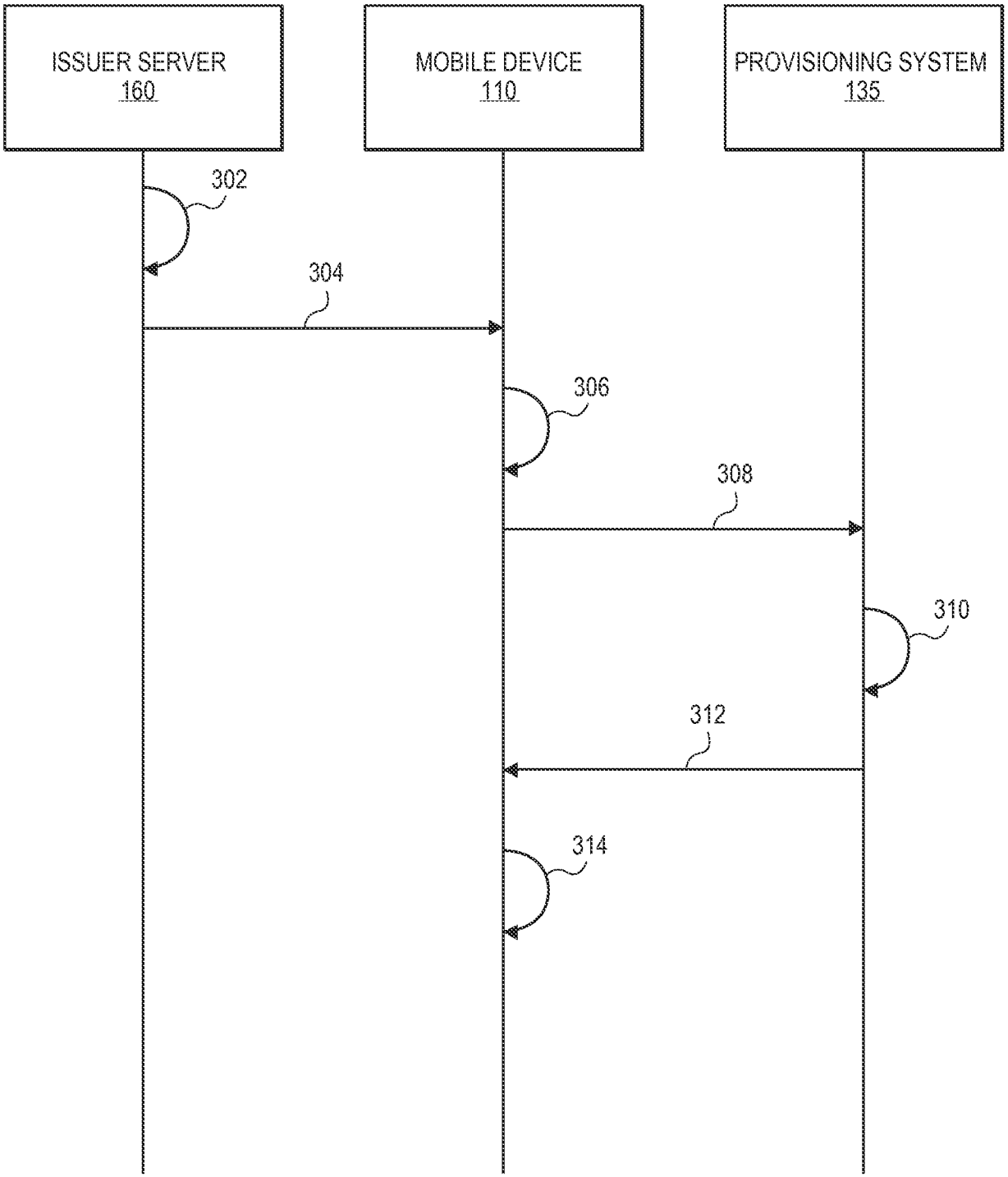

ISSUER SERVER
160
MOBILE DEVICE
110
PROVISIONING SYSTEM
135
302
304
306
308
310
312
314

FIG. 3

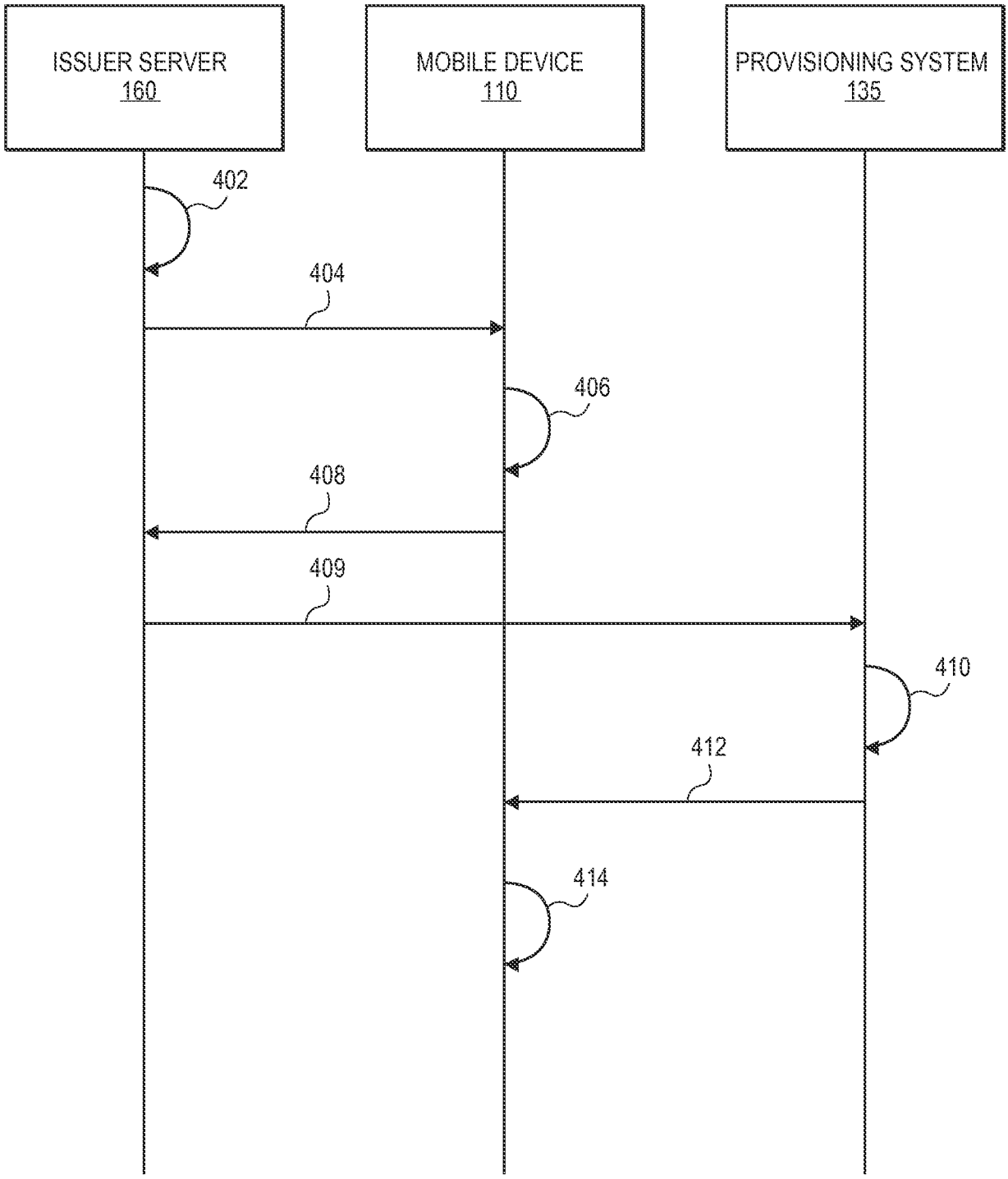

ISSUER SERVER
160
MOBILE DEVICE
110
PROVISIONING SYSTEM
135
402
404
406
408
409
410
412
414

FIG. 4

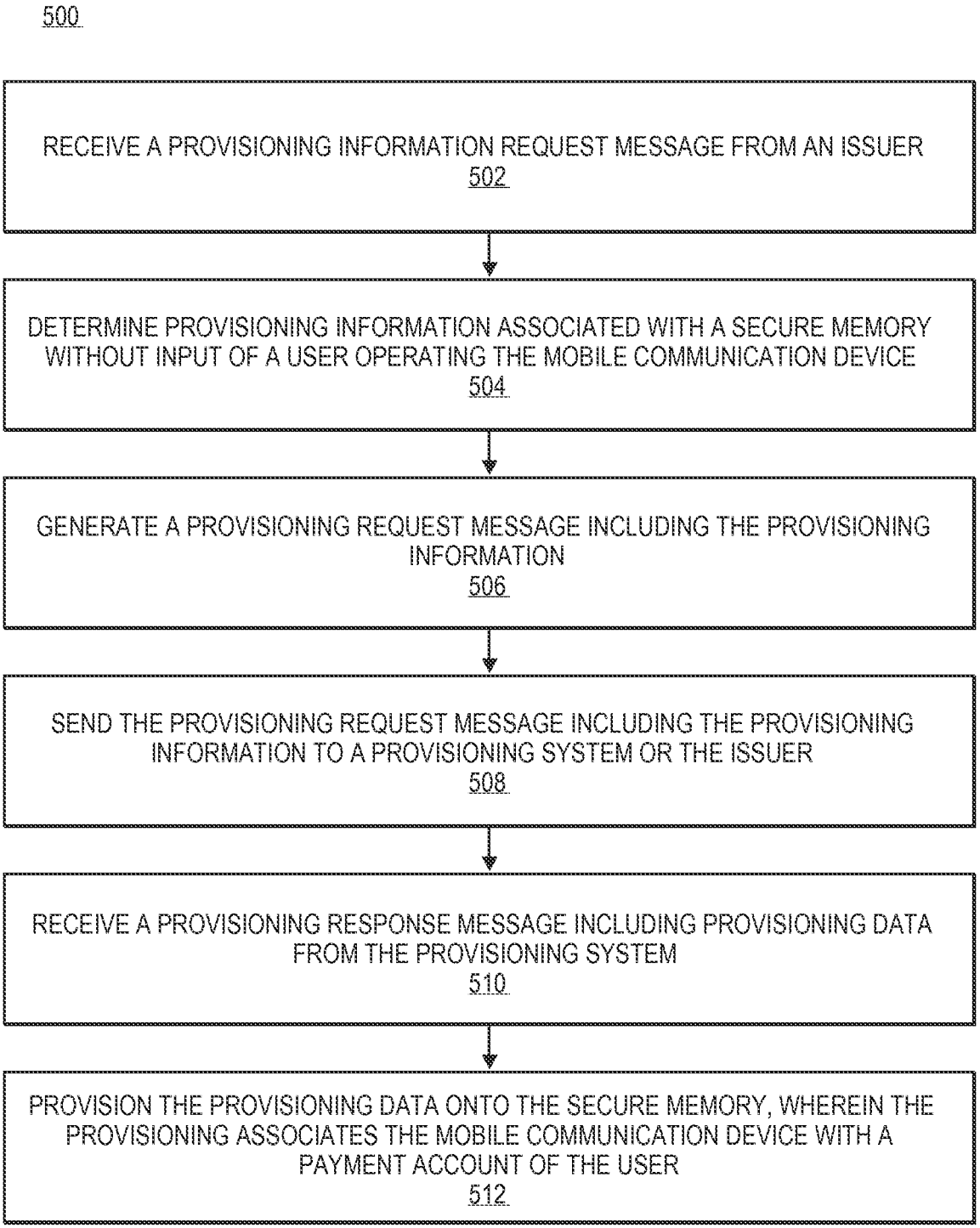

500
RECEIVE A PROVISIONING INFORMATION REQUEST MESSAGE FROM AN ISSUER
502
DETERMINE PROVISIONING INFORMATION ASSOCIATED WITH A SECURE MEMORY WITHOUT INPUT OF A USER OPERATING THE MOBILE COMMUNICATION DEVICE
504
GENERATE A PROVISIONING REQUEST MESSAGE INCLUDING THE PROVISIONING INFORMATION
506
SEND THE PROVISIONING REQUEST MESSAGE INCLUDING THE PROVISIONING INFORMATION TO A PROVISIONING SYSTEM OR THE ISSUER
508
RECEIVE A PROVISIONING RESPONSE MESSAGE INCLUDING PROVISIONING DATA FROM THE PROVISIONING SYSTEM
510
PROVISION THE PROVISIONING DATA ONTO THE SECURE MEMORY, WHEREIN THE PROVISIONING ASSOCIATES THE MOBILE COMMUNICATION DEVICE WITH A PAYMENT ACCOUNT OF THE USER
512

FIG. 5

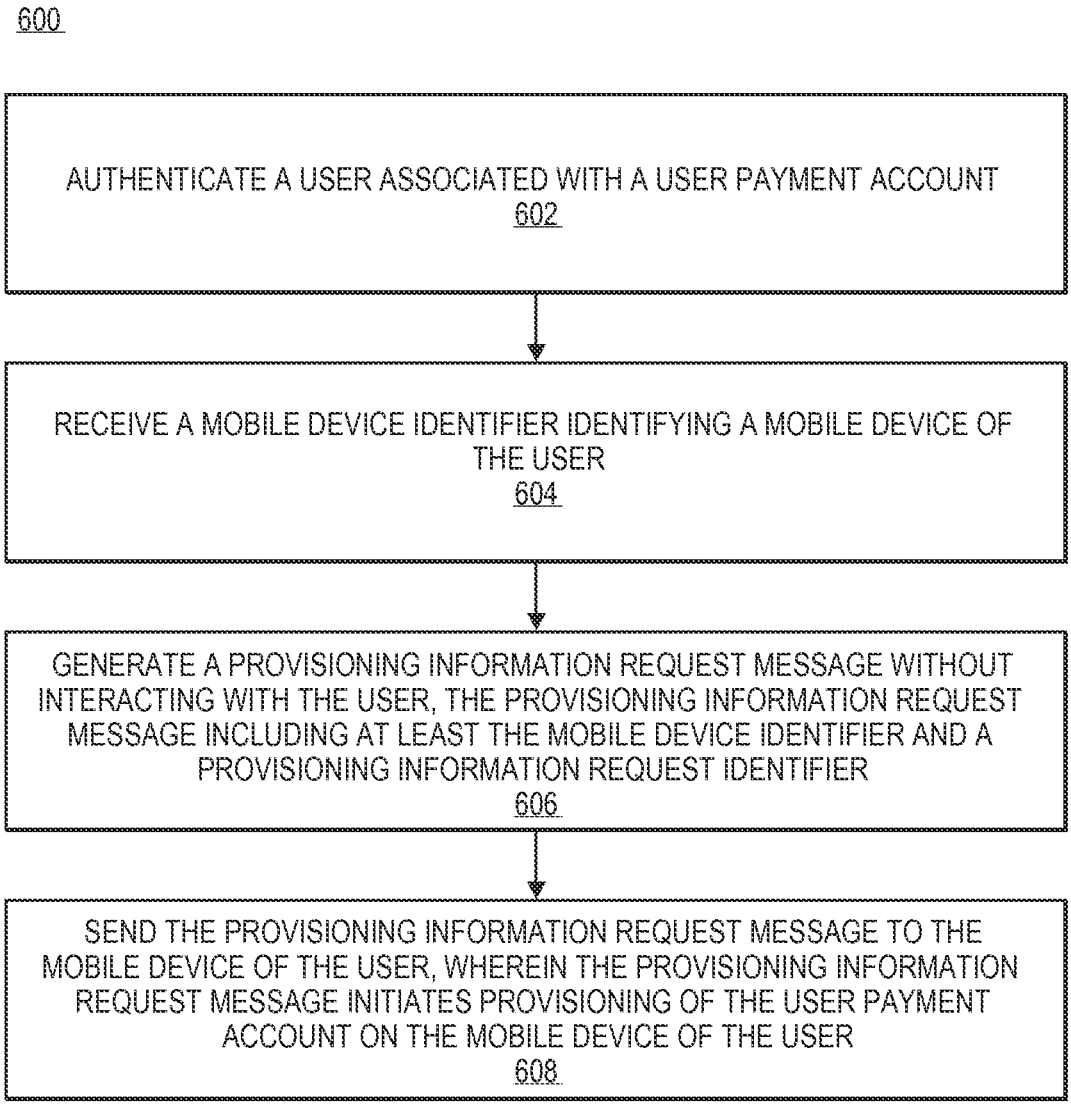

600
AUTHENTICATE A USER ASSOCIATED WITH A USER PAYMENT ACCOUNT
602
RECEIVE A MOBILE DEVICE IDENTIFIER IDENTIFYING A MOBILE DEVICE OF THE USER
604
GENERATE A PROVISIONING INFORMATION REQUEST MESSAGE WITHOUT INTERACTING WITH THE USER, THE PROVISIONING INFORMATION REQUEST MESSAGE INCLUDING AT LEAST THE MOBILE DEVICE IDENTIFIER AND A PROVISIONING INFORMATION REQUEST IDENTIFIER
606
SEND THE PROVISIONING INFORMATION REQUEST MESSAGE TO THE MOBILE DEVICE OF THE USER, WHEREIN THE PROVISIONING INFORMATION REQUEST MESSAGE INITIATES PROVISIONING OF THE USER PAYMENT ACCOUNT ON THE MOBILE DEVICE OF THE USER
608

FIG. 6

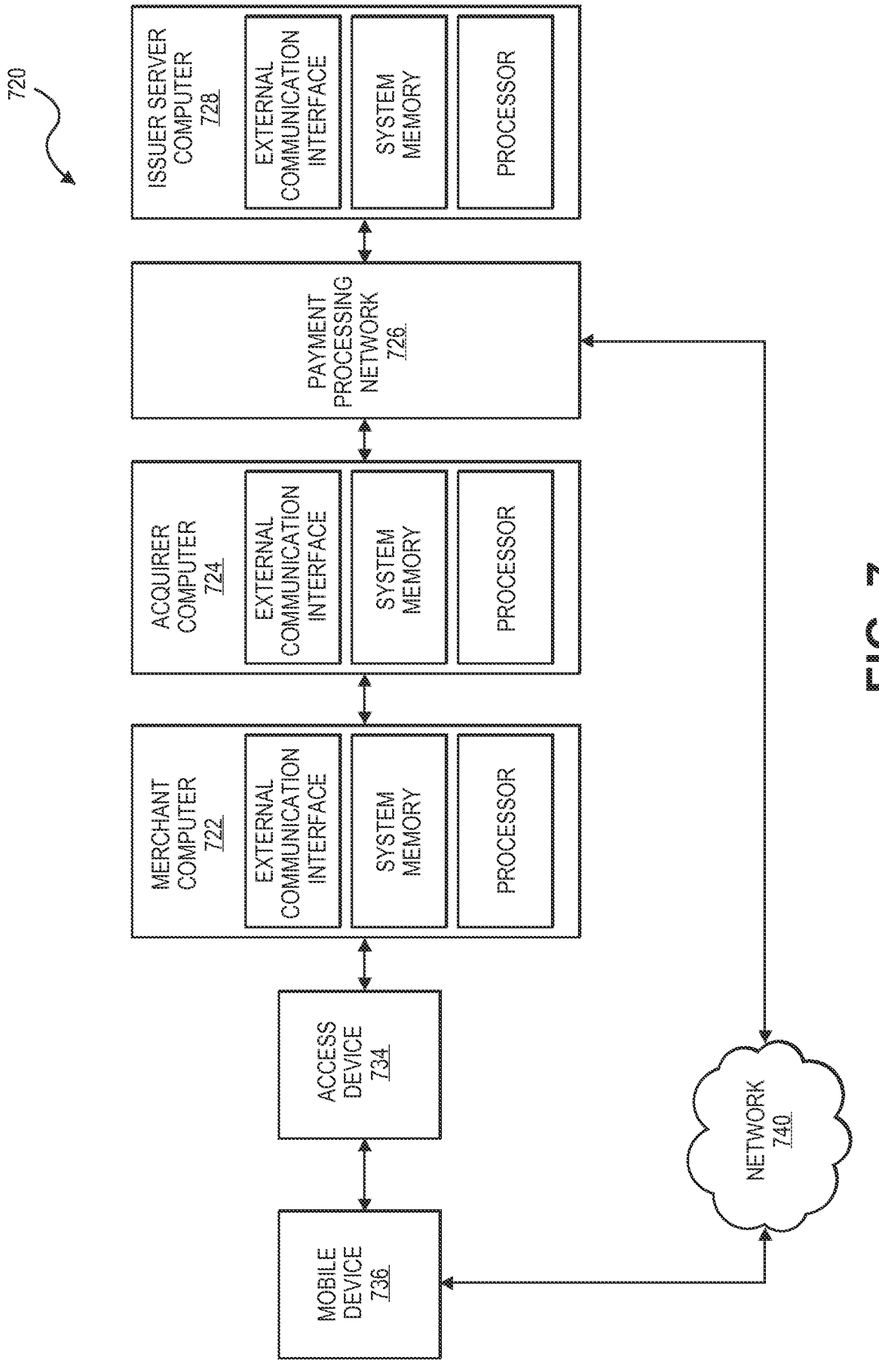

720
ISSUER SERVER COMPUTER 728
EXTERNAL COMMUNICATION INTERFACE
SYSTEM MEMORY
PROCESSOR
PAYMENT PROCESSING NETWORK 726
ACQUIRER COMPUTER 724
EXTERNAL COMMUNICATION INTERFACE
SYSTEM MEMORY
PROCESSOR
MERCHANT COMPUTER 722
EXTERNAL COMMUNICATION INTERFACE
SYSTEM MEMORY
PROCESSOR
ACCESS DEVICE 734
MOBILE DEVICE 736
NETWORK 740

FIG. 7

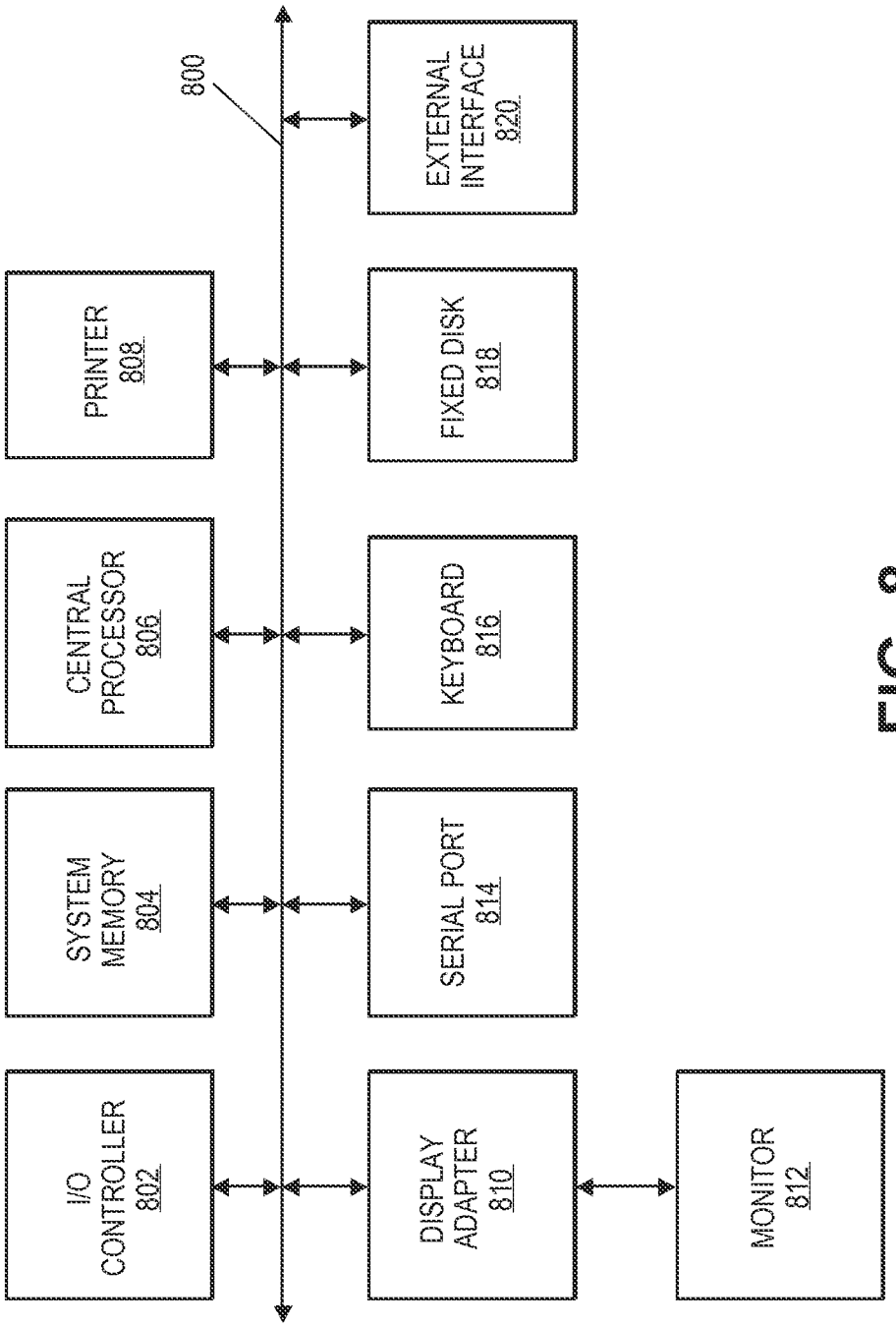

800
I/O CONTROLLER 802
SYSTEM MEMORY 804
CENTRAL PROCESSOR 806
PRINTER 808
DISPLAY ADAPTER 810
MONITOR 812
SERIAL PORT 814
KEYBOARD 816
FIXED DISK 818
EXTERNAL INTERFACE 820

FIG. 8