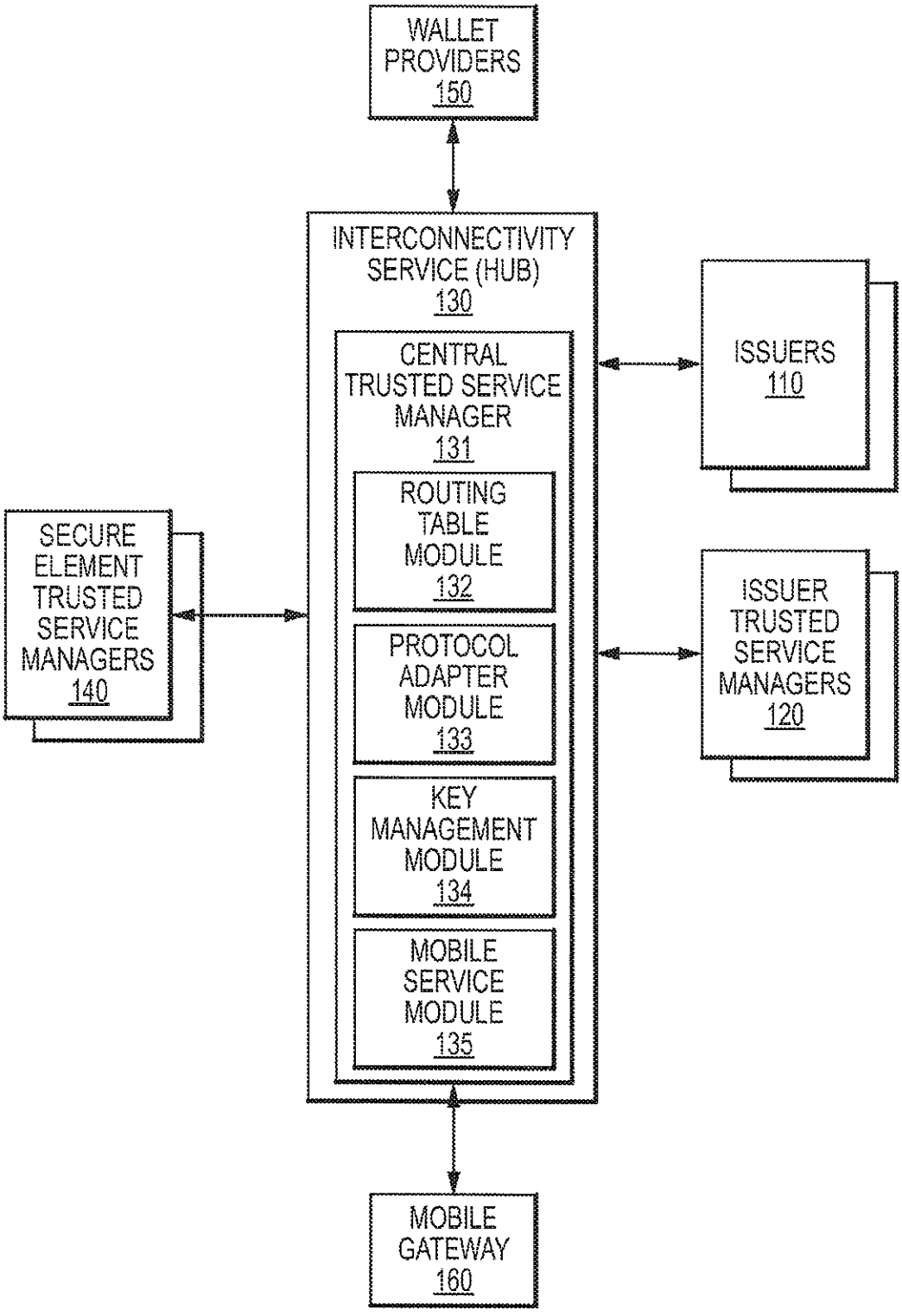

WALLET PROVIDERS 150
INTERCONNECTIVITY SERVICE (HUB) 130
CENTRAL TRUSTED SERVICE MANAGER 131
ROUTING TABLE MODULE 132
PROTOCOL ADAPTER MODULE 133
KEY MANAGEMENT MODULE 134
MOBILE SERVICE MODULE 135
ISSUERS 110
ISSUER TRUSTED SERVICE MANAGERS 120
SECURE ELEMENT TRUSTED SERVICE MANAGERS 140
MOBILE GATEWAY 160

FIG.1

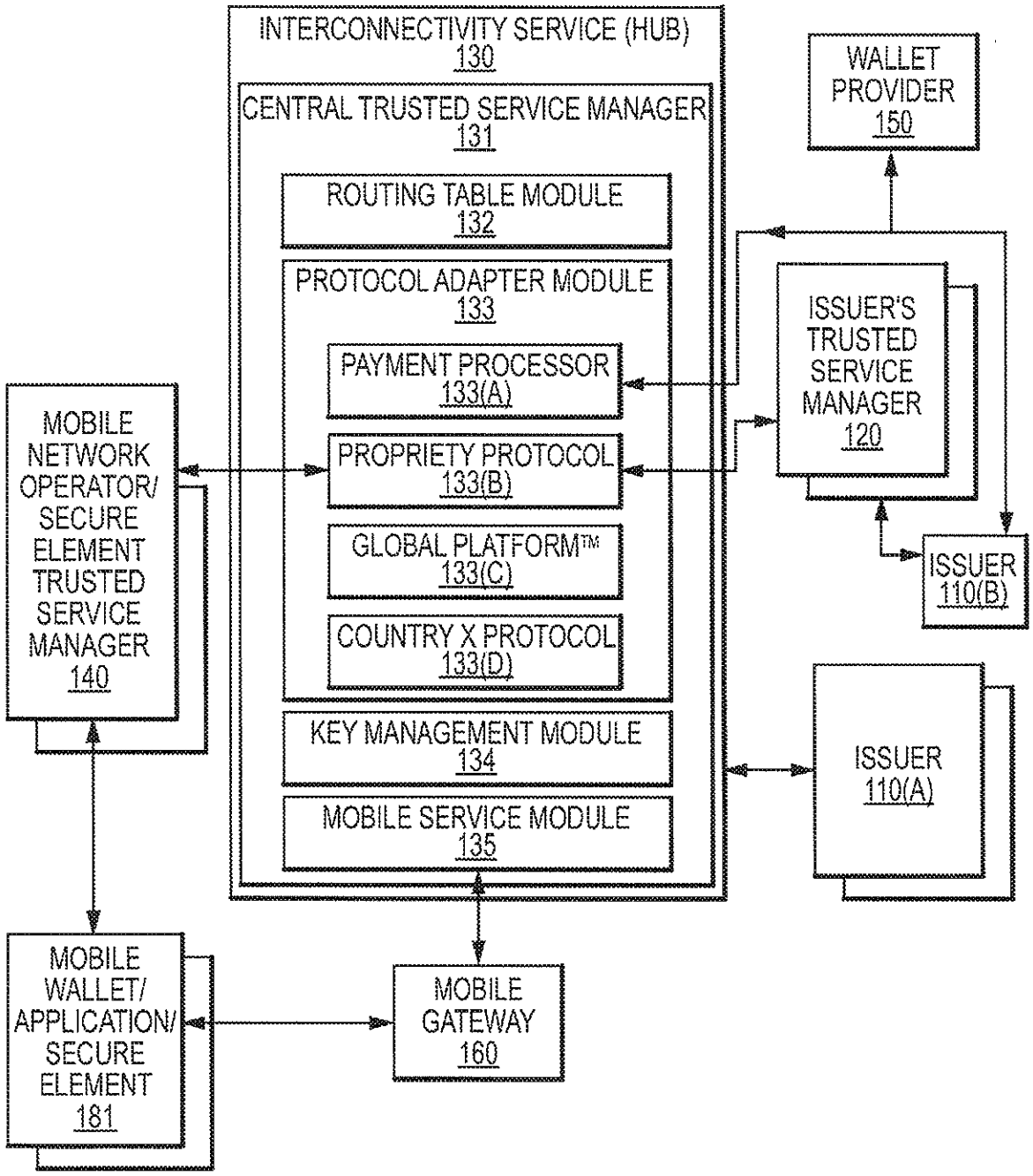

INTERCONNECTIVITY SERVICE (HUB)
130
CENTRAL TRUSTED SERVICE MANAGER
131
ROUTING TABLE MODULE
132
PROTOCOL ADAPTER MODULE
133
PAYMENT PROCESSOR
133(A)
PROPRIETY PROTOCOL
133(B)
GLOBAL PLATFORM™
133(C)
COUNTRY X PROTOCOL
133(D)
KEY MANAGEMENT MODULE
134
MOBILE SERVICE MODULE
135
WALLET PROVIDER
150
ISSUER'S TRUSTED SERVICE MANAGER
120
ISSUER
110(B)
ISSUER
110(A)
MOBILE NETWORK OPERATOR/ SECURE ELEMENT TRUSTED SERVICE MANAGER
140
MOBILE WALLET/ APPLICATION/ SECURE ELEMENT
181
MOBILE GATEWAY
160

FIG.2

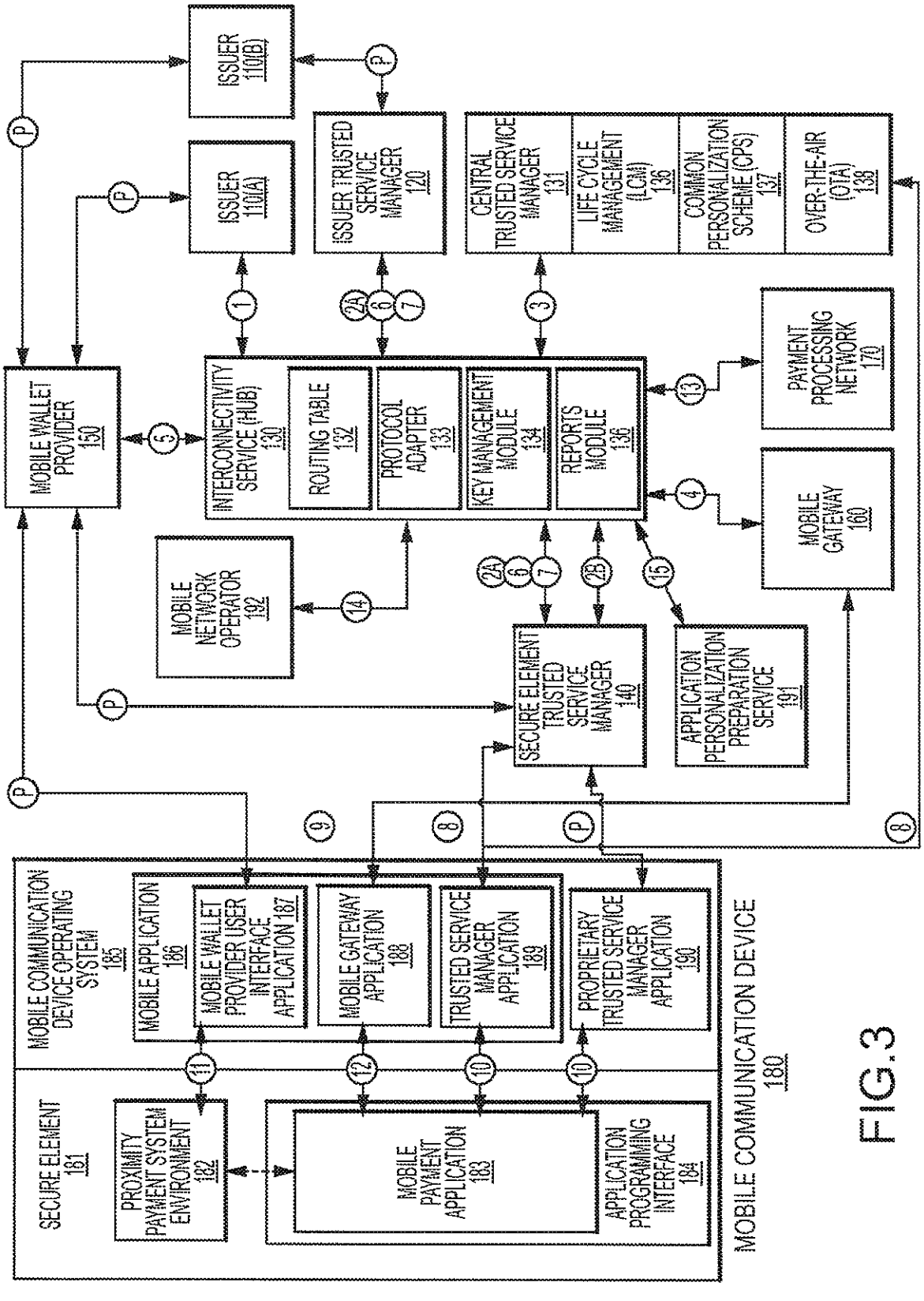

ISSUER 110(B)
ISSUER 110(A)
ISSUER TRUSTED SERVICE MANAGER 120
CENTRAL TRUSTED SERVICE MANAGER 131
LIFE CYCLE MANAGEMENT (LCM) 136
COMMON PERSONALIZATION SCHEME (CPS) 137
OVER-THE-AIR (OTA) 138
MOBILE WALLET PROVIDER 150
INTERCONNECTIVITY SERVICE (HUB) 130
ROUTING TABLE 132
PROTOCOL ADAPTER 133
KEY MANAGEMENT MODULE 134
REPORTS MODULE 136
PAYMENT PROCESSING NETWORK 170
MOBILE GATEWAY 160
MOBILE NETWORK OPERATOR 192
SECURE ELEMENT TRUSTED SERVICE MANAGER 140
APPLICATION PERSONALIZATION PREPARATION SERVICE 191
MOBILE COMMUNICATION DEVICE OPERATING SYSTEM 185
MOBILE APPLICATION 186
MOBILE WALLET PROVIDER USER INTERFACE APPLICATION 187
MOBILE GATEWAY APPLICATION 188
TRUSTED SERVICE MANAGER APPLICATION 189
PROPRIETARY TRUSTED SERVICE MANAGER APPLICATION 190
SECURE ELEMENT 181
PROXIMITY PAYMENT SYSTEM ENVIRONMENT 182
MOBILE PAYMENT APPLICATION 183
APPLICATION PROGRAMMING INTERFACE 184
MOBILE COMMUNICATION DEVICE 180

FIG.3

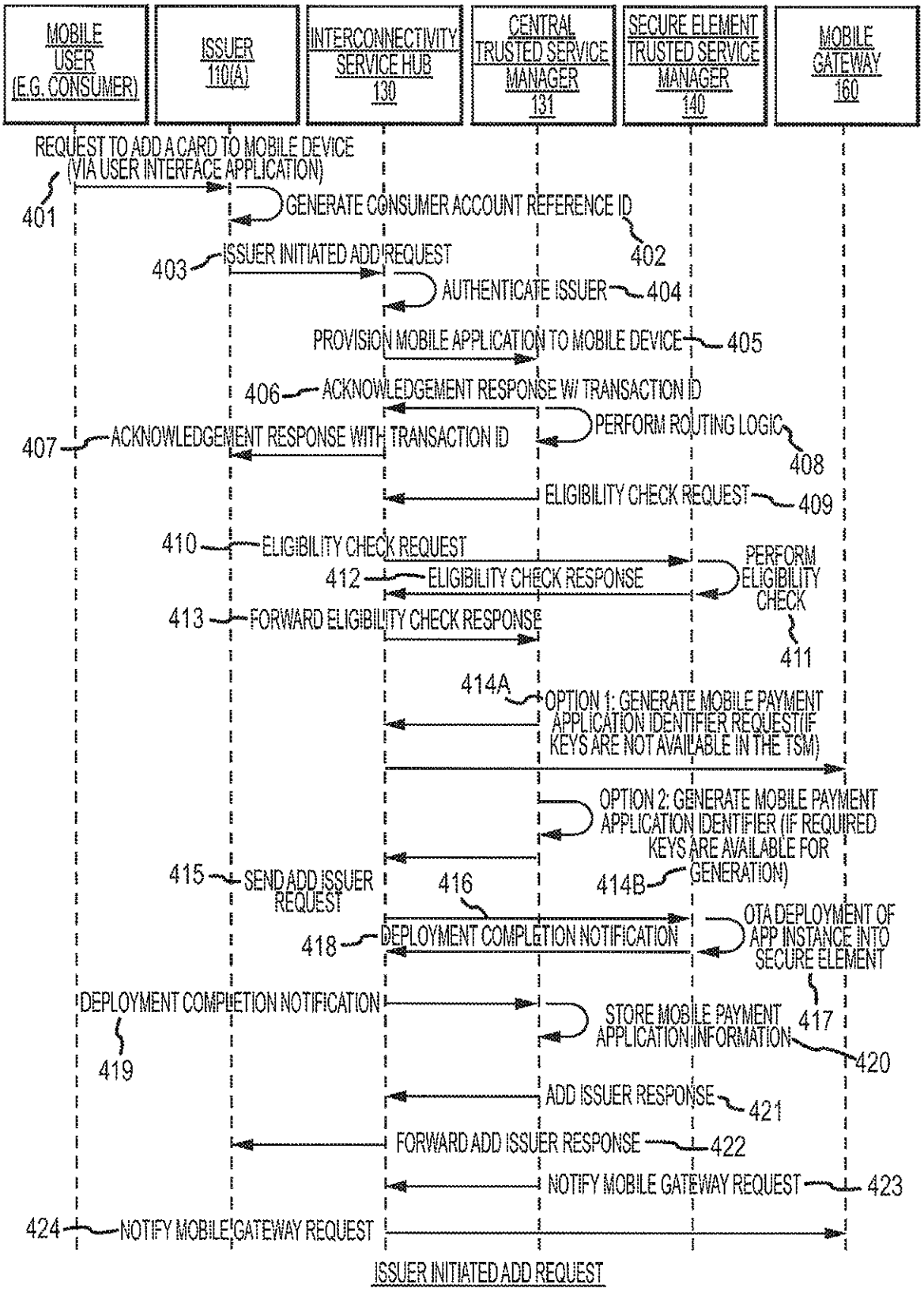

MOBILE USER (E.G. CONSUMER)
ISSUER 110(A)
INTERCONNECTIVITY SERVICE HUB 130
CENTRAL TRUSTED SERVICE MANAGER 131
SECURE ELEMENT TRUSTED SERVICE MANAGER 140
MOBILE GATEWAY 160
REQUEST TO ADD A CARD TO MOBILE DEVICE (VIA USER INTERFACE APPLICATION)
401
GENERATE CONSUMER ACCOUNT REFERENCE ID
402
403
ISSUER INITIATED ADD REQUEST
AUTHENTICATE ISSUER
404
PROVISION MOBILE APPLICATION TO MOBILE DEVICE
405
406
ACKNOWLEDGEMENT RESPONSE W/ TRANSACTION ID
PERFORM ROUTING LOGIC
407
ACKNOWLEDGEMENT RESPONSE WITH TRANSACTION ID
408
ELIGIBILITY CHECK REQUEST
409
410
ELIGIBILITY CHECK REQUEST
412
ELIGIBILITY CHECK RESPONSE
PERFORM ELIGIBILITY CHECK
411
413
FORWARD ELIGIBILITY CHECK RESPONSE
414A
OPTION 1: GENERATE MOBILE PAYMENT APPLICATION IDENTIFIER REQUEST(IF KEYS ARE NOT AVAILABLE IN THE TSM)
OPTION 2: GENERATE MOBILE PAYMENT APPLICATION IDENTIFIER (IF REQUIRED KEYS ARE AVAILABLE FOR GENERATION)
414B
415
SEND ADD ISSUER REQUEST
416
DEPLOYMENT COMPLETION NOTIFICATION
418
OTA DEPLOYMENT OF APP INSTANCE INTO SECURE ELEMENT
417
DEPLOYMENT COMPLETION NOTIFICATION
419
STORE MOBILE PAYMENT APPLICATION INFORMATION
420
ADD ISSUER RESPONSE
421
FORWARD ADD ISSUER RESPONSE
422
NOTIFY MOBILE GATEWAY REQUEST
423
424
NOTIFY MOBILE GATEWAY REQUEST
ISSUER INITIATED ADD REQUEST

FIG.4

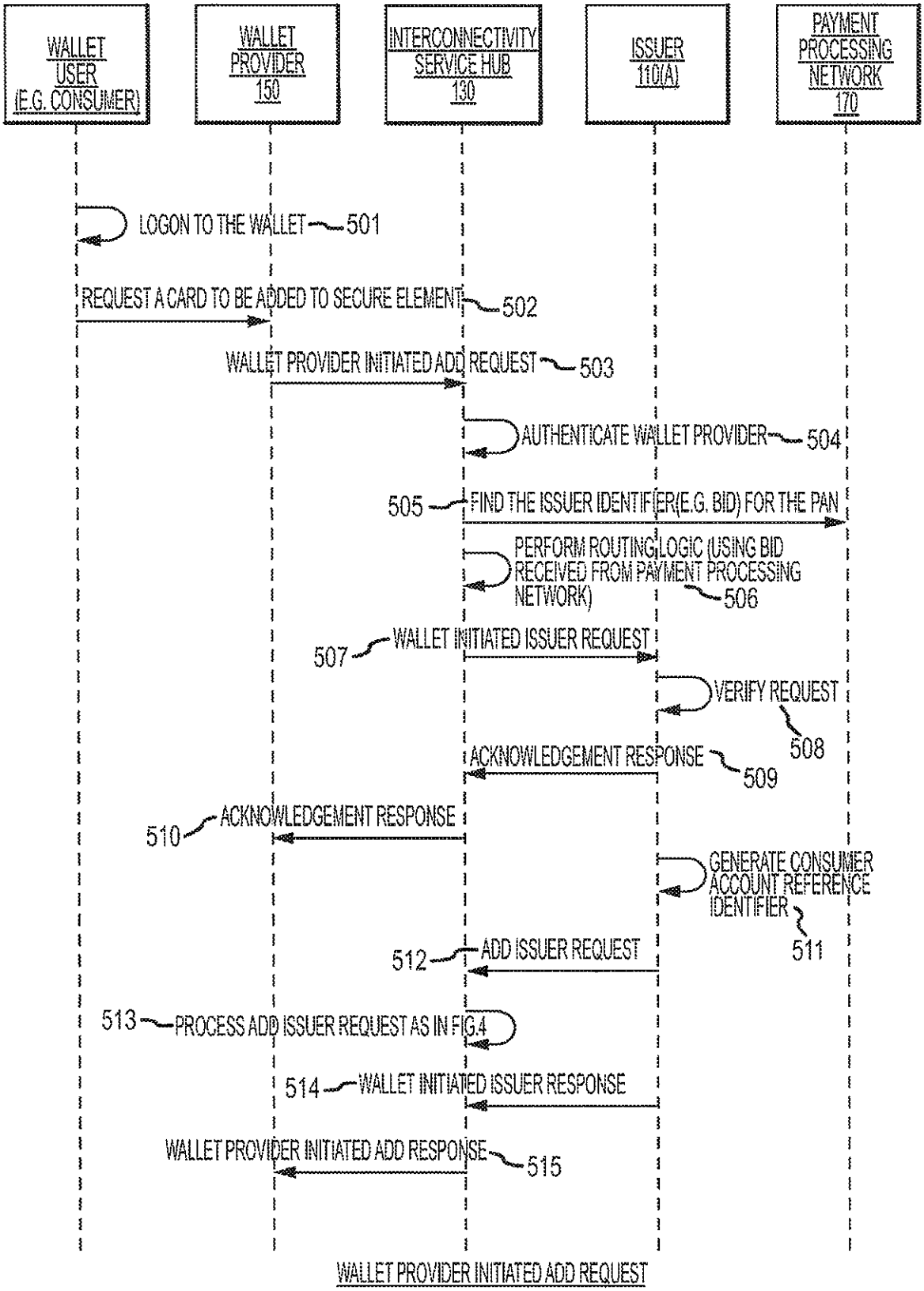

WALLET USER (E.G. CONSUMER)
WALLET PROVIDER 150
INTERCONNECTIVITY SERVICE HUB 130
ISSUER 110(A)
PAYMENT PROCESSING NETWORK 170
LOGON TO THE WALLET 501
REQUEST A CARD TO BE ADDED TO SECURE ELEMENT 502
WALLET PROVIDER INITIATED ADD REQUEST 503
AUTHENTICATE WALLET PROVIDER 504
505
FIND THE ISSUER IDENTIFIER(E.G. BID) FOR THE PAN
PERFORM ROUTING LOGIC (USING BID RECEIVED FROM PAYMENT PROCESSING NETWORK) 506
507
WALLET INITIATED ISSUER REQUEST
VERIFY REQUEST 508
ACKNOWLEDGEMENT RESPONSE 509
510
ACKNOWLEDGEMENT RESPONSE
GENERATE CONSUMER ACCOUNT REFERENCE IDENTIFIER 511
512
ADD ISSUER REQUEST
513
PROCESS ADD ISSUER REQUEST AS IN FIG.4
514
WALLET INITIATED ISSUER RESPONSE
WALLET PROVIDER INITIATED ADD RESPONSE 515
WALLET PROVIDER INITIATED ADD REQUEST

FIG.5

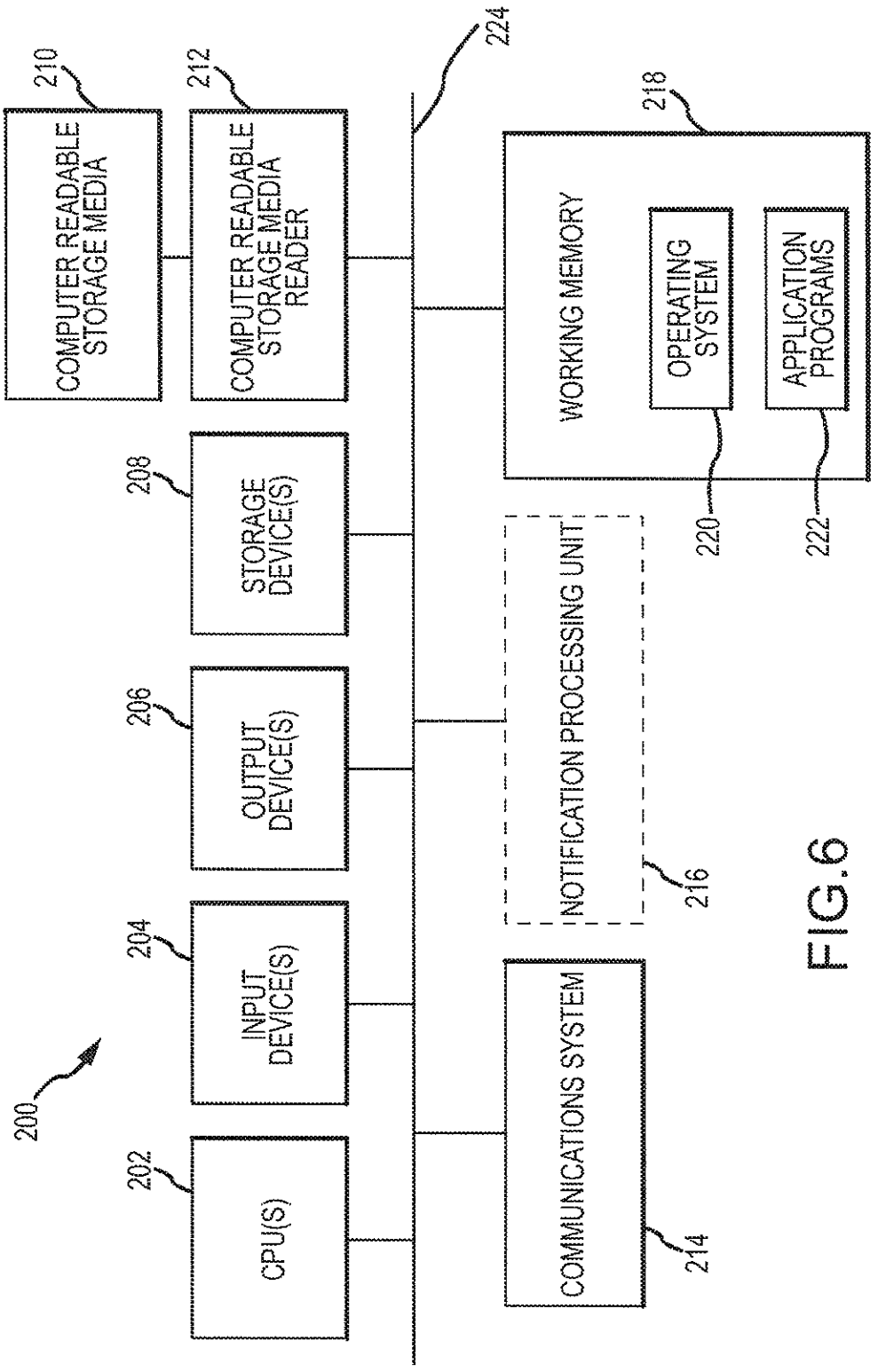

200
202
CPU(S)
204
INPUT DEVICE(S)
206
OUTPUT DEVICE(S)
208
STORAGE DEVICE(S)
210
COMPUTER READABLE STORAGE MEDIA
212
COMPUTER READABLE STORAGE MEDIA READER
214
COMMUNICATIONS SYSTEM
216
NOTIFICATION PROCESSING UNIT
218
WORKING MEMORY
220
OPERATING SYSTEM
222
APPLICATION PROGRAMS
224

FIG.6

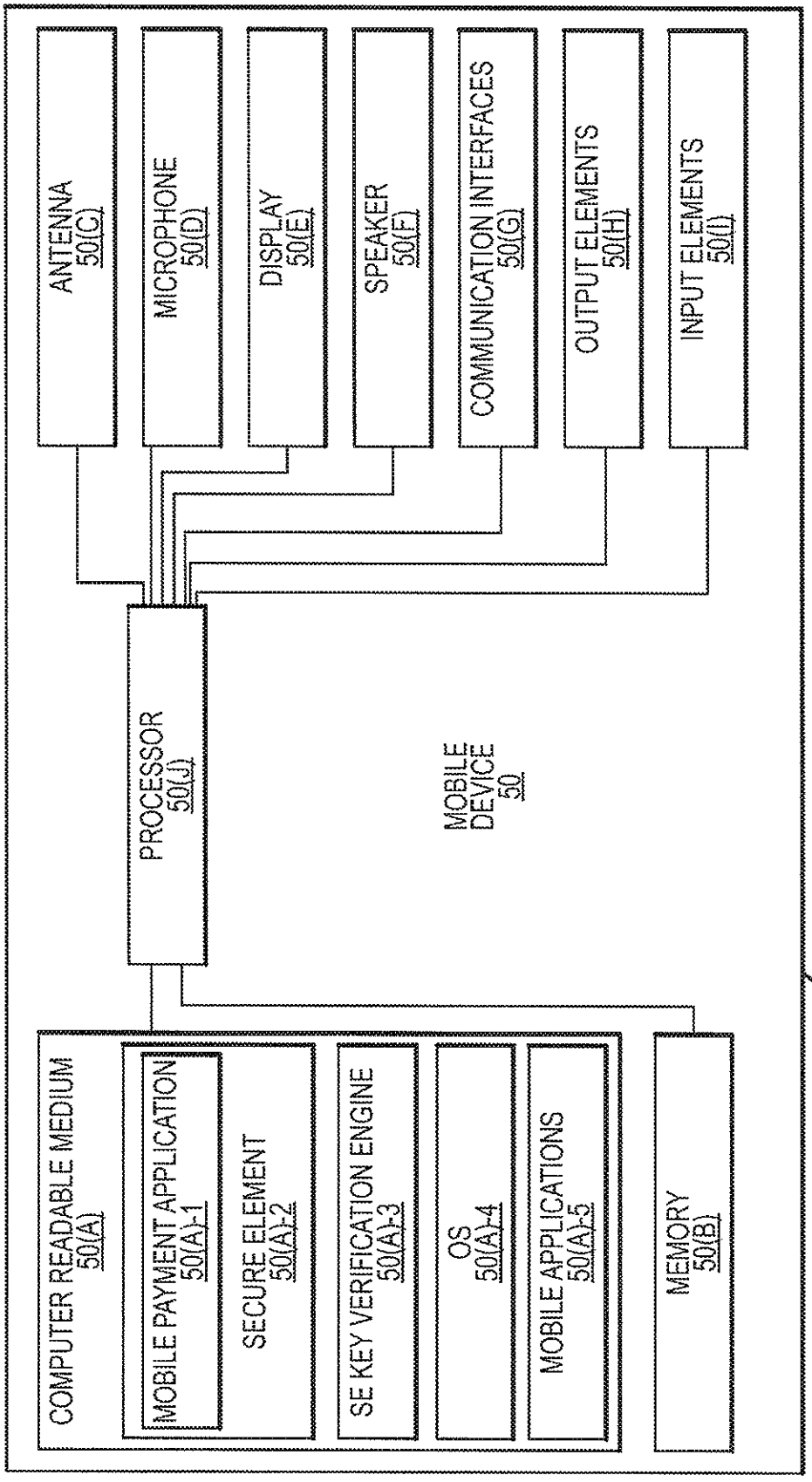

ANTENNA 50(C)
MICROPHONE 50(D)
DISPLAY 50(E)
SPEAKER 50(F)
COMMUNICATION INTERFACES 50(G)
OUTPUT ELEMENTS 50(H)
INPUT ELEMENTS 50(I)
PROCESSOR 50(J)
MOBILE DEVICE 50
COMPUTER READABLE MEDIUM 50(A)
MOBILE PAYMENT APPLICATION 50(A)-1
SECURE ELEMENT 50(A)-2
SE KEY VERIFICATION ENGINE 50(A)-3
OS 50(A)-4
MOBILE APPLICATIONS 50(A)-5
MEMORY 50(B)
50(K)

FIG. 7