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(54) Title: INTEGRATED MOBILE TRUSTED SERVICE MANAGER

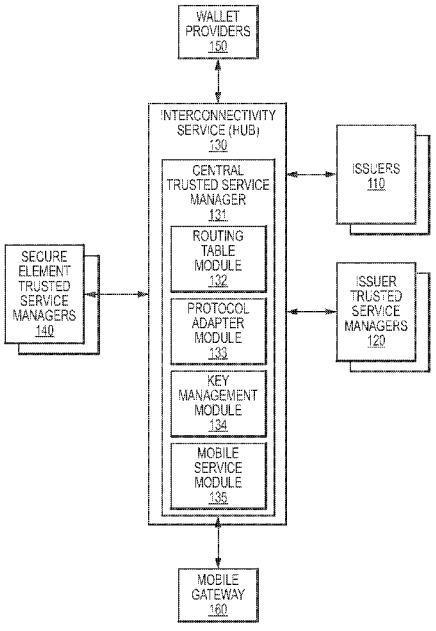


FIG.1

(57) Abstract: Embodiments of the present invention are directed to a centralized trusted service manager system in the form of a trusted service manager interconnectivity service hub, which facilitates and provides communications between entities involved I mobile contactless payment systems. One embodiment is directed to a method for processing a message related to a mobile payment application on a secure element of a mobile communication device through an interconnectivity services hub including receiving the message from a first entity in a first protocol and determining a trusted service manager associated with the secure element from among a plurality of trusted service managers using a routing table comprising routing information. Then the method continues by determining a second protocol corresponding to the trusted service manager associated with the secure element, translating the message into the second protocol, and sending the translated message to the trusted service manager which communicates with the secure element.

WO 2013/090624 A1