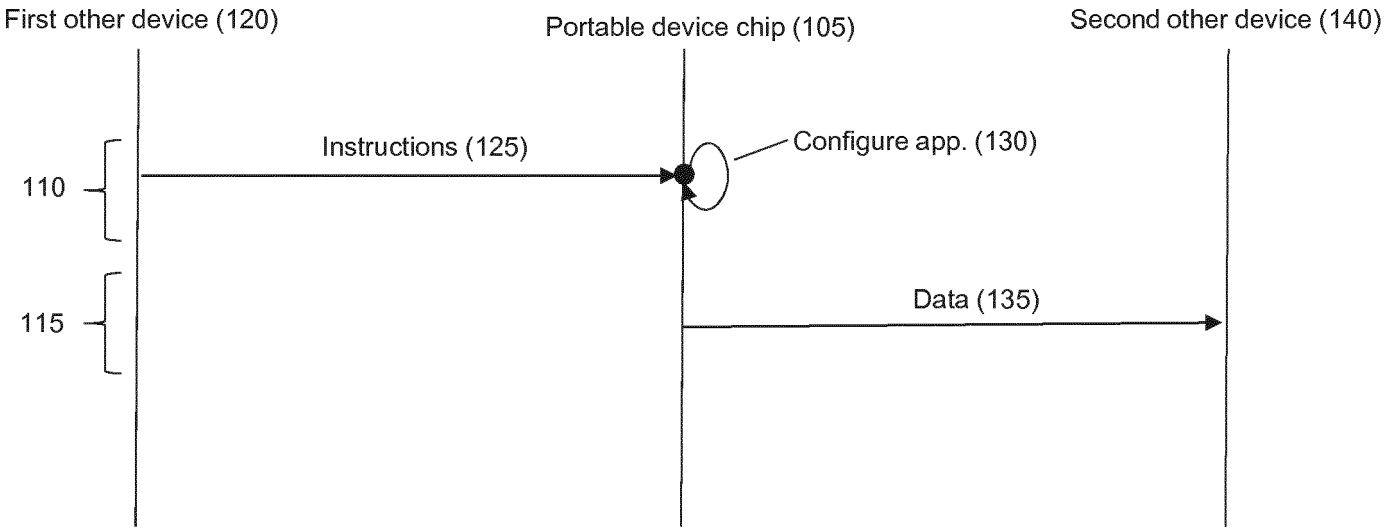

First other device (120)
Portable device chip (105)
Second other device (140)
Instructions (125)
Configure app. (130)
110
115
Data (135)

Fig. 1A

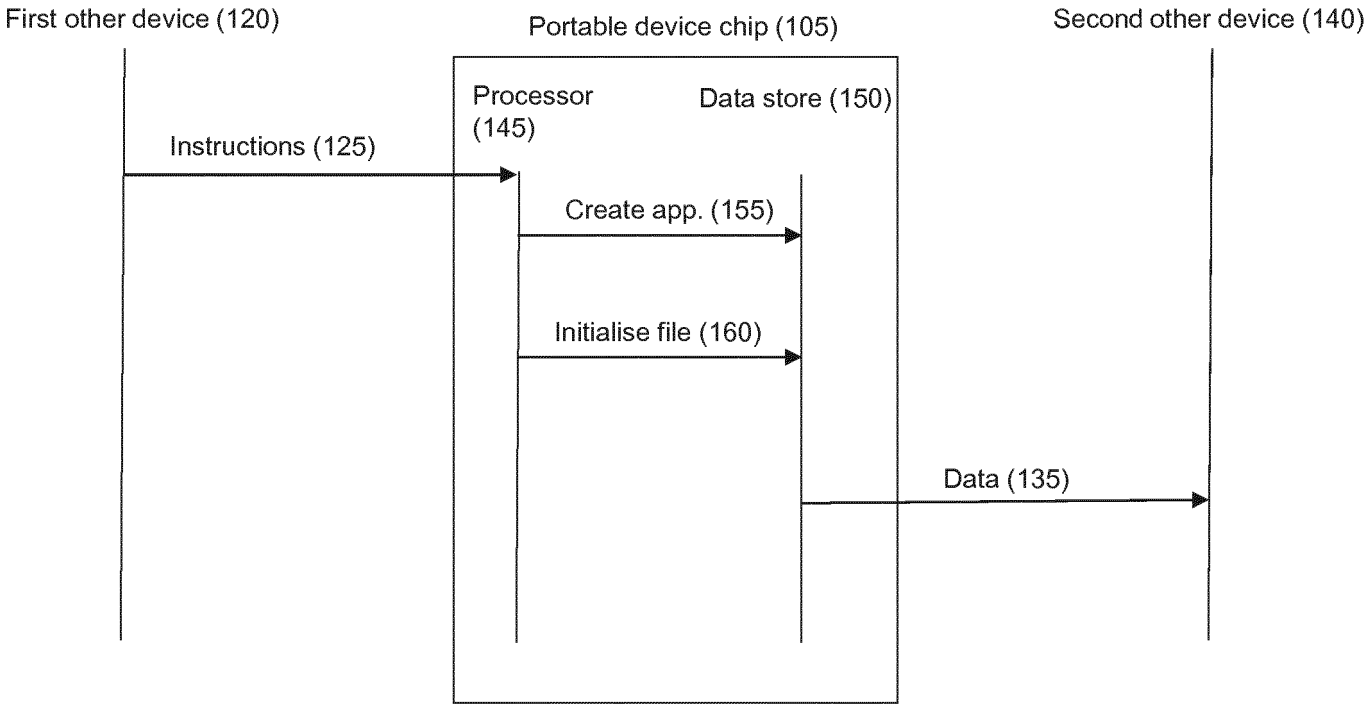

First other device (120)
Portable device chip (105)
Second other device (140)
Processor (145)
Data store (150)
Instructions (125)
Create app. (155)
Initialise file (160)
Data (135)

Fig. 1B

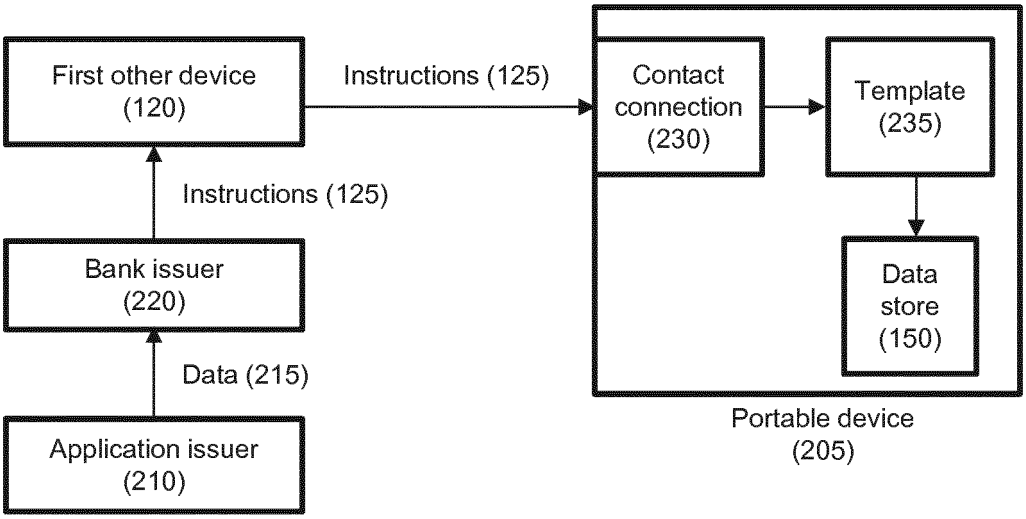

First other device
(120)
Instructions (125)
Contact
connection
(230)
Template
(235)
Instructions (125)
Bank issuer
(220)
Data
store
(150)
Data (215)
Application issuer
(210)
Portable device
(205)

Fig. 2

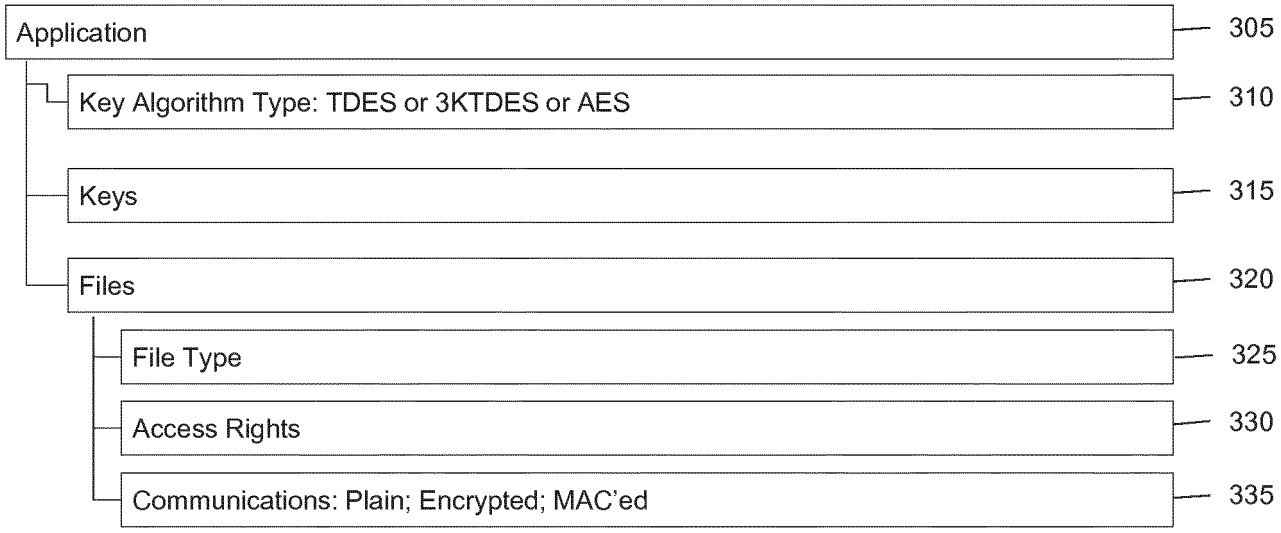

Application
305
Key Algorithm Type: TDES or 3KTDES or AES
310
Keys
315
Files
320
File Type
325
Access Rights
330
Communications: Plain; Encrypted; MAC'ed
335

Fig. 3

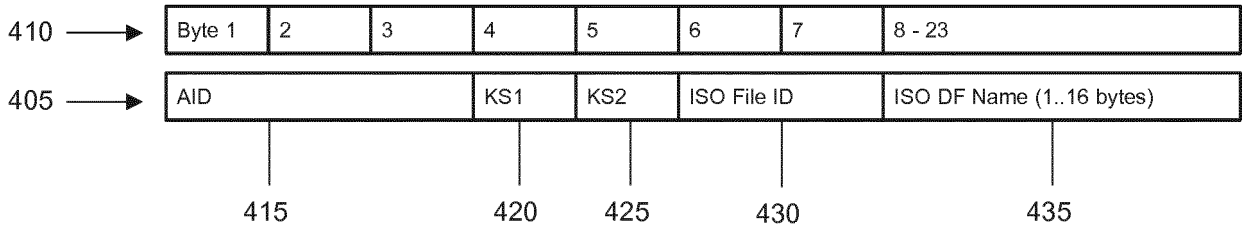


Fig. 4

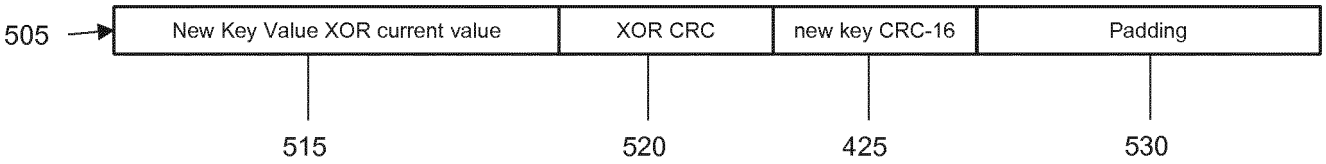


Fig. 5A

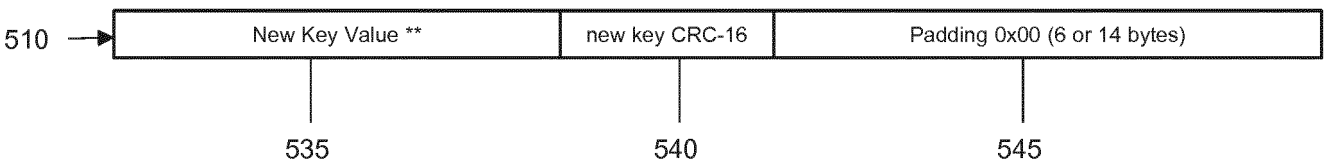


Fig. 5B

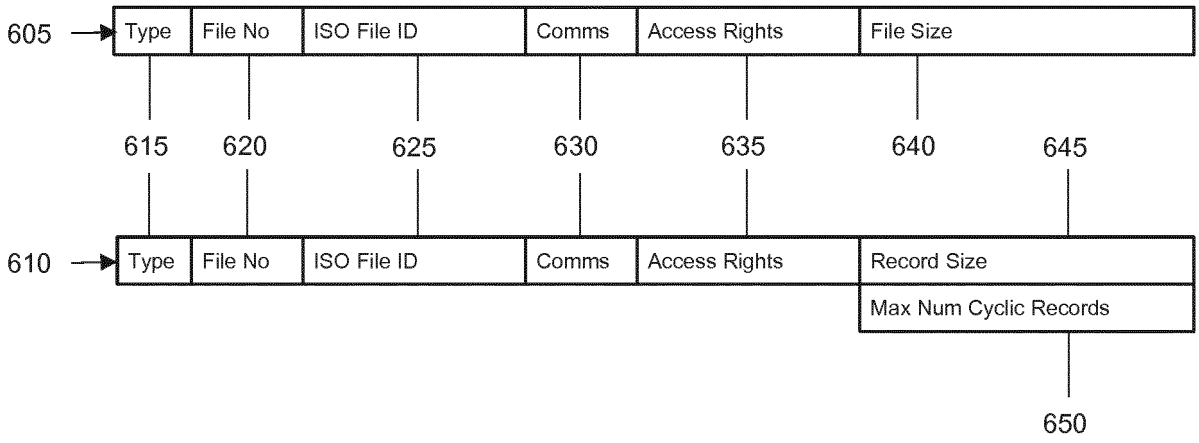

605
Type
File No
ISO File ID
Comms
Access Rights
File Size
615
620
625
630
635
640
645
610
Type
File No
ISO File ID
Comms
Access Rights
Record Size
Max Num Cyclic Records
650

Fig. 6

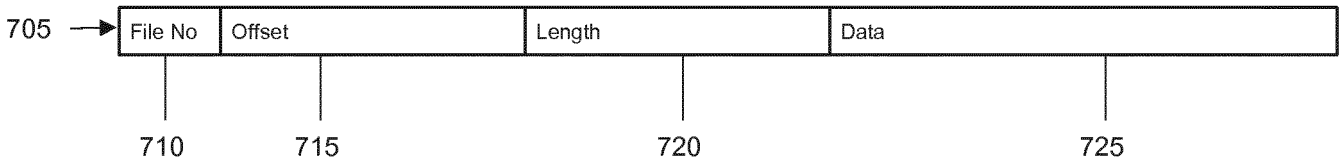

705
File No
Offset
Length
Data
710
715
720
725

Fig. 7

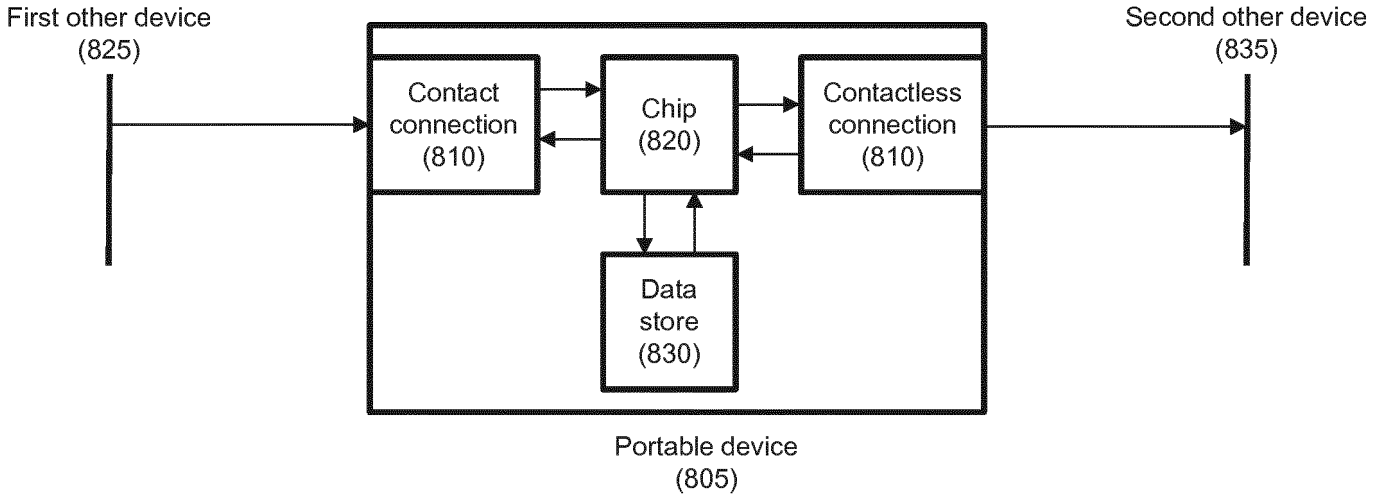

First other device
(825)
Contact
connection
(810)
Chip
(820)
Contactless
connection
(810)
Second other device
(835)
Data
store
(830)
Portable device
(805)

Fig. 8