integrated circuit is directed to two different functions – communications functionality and PSAM functionality. The executable software code stored on the at least one integrated circuit operates to provide the core functionality of its respective purpose (ie. communications functionality or PSAM functionality as appropriate).

The physical medium is of similar size and shape to other standard SIM cards (not shown) and similarly has contacts at similar positions. The contacts press against, and allow for communication between, the SIM card 206 and the SIM card interface 204 when the SIM card 206 is releasable retained therein.

In this manner, the interaction of the software stored on the SIM card 206 directed towards communication functionality and ~~complimentary~~ complementary software stored on the mobile communications device 202 allows the mobile communications device 202 to communicate as per normal mobile phone devices (or their equivalents). This includes providing SMS messaging capability. Hereafter this will be referred to as the SIM application.

Similarly, the interaction of the software stored on the SIM card 206 directed towards PSAM functionality and complementary~~complimentary~~ software stored on the mobile communications device 202 allows the mobile communications device 202 to act as a PSAM. In this manner, when PSAM functionality is initiated, the interface of the mobile communications device 202 acts as the PSAM interface. Hereafter this will be referred to as the payment application.

The method of this second embodiment is now described as follows.

The user operates the mobile communication device 202 as is required to initiate execution of the payment application (Step 250). Once initiated, the payment application operates to create a new logical communications channel between the code portion stored on the device 202 and the code portion stored on the SIM card 206 (Step 252). This is necessary to prevent interruption of the normal operating procedure of the SIM application.

The logical communications channel remains open until such time as the payment application closes it.

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Similarly, the interaction of the software stored on the SIM card 206 directed towards PSAM functionality and complementary software stored on the mobile communications device 202 allows the mobile communications device 202 to act as a PSAM. In this manner, when PSAM functionality is initiated, the interface of the mobile communications device 202 acts as the PSAM interface. Hereafter this will be referred to as the payment application.

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The logical communications channel remains open until such time as the payment application closes it.

Claims:

1. A card comprising at least one integrated circuit, the card being of similar size and shape to ordinary SIM card where, when the card is received within a device having a SIM card interface, an executable first software stored on a memory means of the at least one integrated circuit, when executed, is able to communicate with a second software stored on the device thereby allowing the device to provide ~~both SIM and~~ a Payment Security Application Module (PSAM) functionality to a user of the device.

2. The card according to claim 1, where the device is only able to be operated as a SIM or PSAM at any point in time and communication between the first software stored on the memory means and the second software stored on the device is by way of a logical communications channel.

3. The card according to claim 2, wherein when providing PSAM functionality to the user, the device is utilized for performance of a financial transaction via unsecured public telecommunication infrastructure.

4. The card according to claim 3, wherein the device is operable to execute the first software ~~stored thereon~~ to: collect data relating to a specified financial transaction type; build a transaction token including collected data and/or data derived from the collected data; encrypt the transaction token; create a financial transaction protocol message incorporating the encrypted transaction token as dependent on a selected transport channel through which the message is to be conveyed; and convey the financial transaction protocol message using the selected transport channel and by way of the unsecured public telecommunication infrastructure to a destination where the financial transaction protocol message will be further processed.

5. The card according to claim 4, wherein the collected data includes authentication data and where the transaction token includes the authentication data in an encrypted form.

6. The card according to claim 4, wherein the device is operable to communicate by way of one or more of the following transport channels: GPRS; SMS.

7. The card according to any one of the preceding claims, wherein the SIM card interface is in-built with the device.

8. A card according to any one of the preceding claims, wherein a new logical communications channel between the first and second software is created when the PSAM functionality is required to process a transaction request.

9. A card according to claim 8, wherein the logical communications channel for the PSAM functionality is independent of a second logical communications channel for the SIM functionality.

10. A card according to any one of claims 8 or 9, wherein the logical communications channel for the PSAM functionality is closed once the transaction request has been processed.

Claims:

1. A card comprising at least one integrated circuit, the card being of similar size and shape to ordinary SIM card where, when the card is received within a device having a SIM card interface, an executable first software stored on a memory means of the at least one integrated circuit, when executed, is able to communicate with a second software stored on the device thereby allowing the device to provide a Payment Security Application Module (PSAM) functionality to a user of the device.

2. The card according to claim 1, where the device is only able to be operated as a SIM or PSAM at any point in time and communication between the first software stored on the memory means and the second software stored on the device is by way of a logical communications channel.

3. The card according to claim 2, wherein when providing PSAM functionality to the user, the device is utilized for performance of a financial transaction via unsecured public telecommunication infrastructure.

4. The card according to claim 3, wherein the device is operable to execute the first software to: collect data relating to a specified financial transaction type; build a transaction token including collected data and/or data derived from the collected data; encrypt the transaction token; create a financial transaction protocol message incorporating the encrypted transaction token as dependent on a selected transport channel through which the message is to be conveyed; and convey the financial transaction protocol message using the selected transport channel and by way of the unsecured public telecommunication infrastructure to a destination where the financial transaction protocol message will be further processed.

5. The card according to claim 4, wherein the collected data includes authentication data and where the transaction token includes the authentication data in an encrypted form.

6. The card according to claim 4, wherein the device is operable to communicate by way of one or more of the following transport channels: GPRS; SMS.

7. The card according to any one of the preceding claims, wherein the SIM card interface is in-built with the device.

8. A card according to any one of the preceding claims, wherein a new logical communications channel between the first and second software is created when the PSAM functionality is required to process a transaction request.

9. A card according to claim 8, wherein the logical communications channel for the PSAM functionality is independent of a second logical communications channel for the SIM functionality.

10. A card according to any one of claims 8 or 9, wherein the logical communications channel for the PSAM functionality is closed once the transaction request has been processed.