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(54) **Title:** SYSTEM AND METHOD FOR SECURE CONTAINMENT OF SENSITIVE FINANCIAL INFORMATION STORED IN A MOBILE COMMUNICATION TERMINAL

(57) **Abstract:** A method for securing information over-the-air (OTA) in a non- Universal Integrated Circuit Card (UICC) type secure element (SE) of a mobile terminal including receiving a request to initialize an OTA proxy of a mobile terminal, initializing the OTA proxy, receiving a request to secure information, and securing, using the OTA proxy, the requested information in the non-UICC type SE. A method for reconstructing a mobile wallet application including receiving a request to reconstruct the mobile wallet application for a user; transmitting stored mobile wallet application information associated with the user to the mobile terminal; receiving mobile terminal information and SE information; and transmitting a stored application associated with the mobile wallet application information to the mobile terminal. A mobile terminal to secure information OTA in a non-UICC type SE including an OTA proxy to receive a securing command from a TSM, and a non-UICC SE.

