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ABSTRACT

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A memory region on an IC card has a hierarchical structure. Each application allocated on the memory region
5 is registered in a directory, and the memory region is managed in directory units. A personal identification code is set for each application and directory, and the access right is controlled in application units or directory units. If a mobile terminal is lost, the right to access each
10 application in the IC card automatically disappears. Therefore, the right to access each application allocated to the memory region on the IC card is efficiently controlled.