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AND INFORMATION PROCESSING METHODS BASED ON THE FRAMEWORK

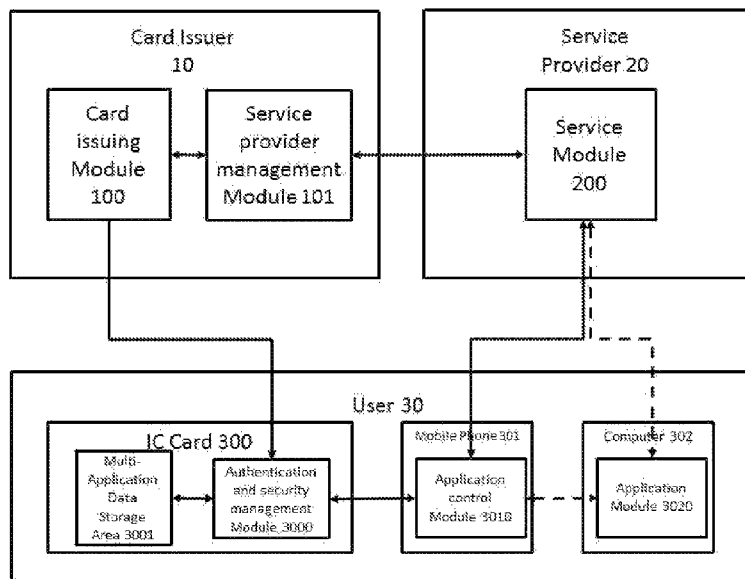


Figure 1

(57) Abstract: A multiple-application systematic framework for an IC card comprising a card issuer device 10, a service provider device 20 and a user terminal device 30, in which the three devices are interconnected by a first communications means. The card issuer device 10 comprises a card-issuing module 100 and a service provider management module 101. The service provider device 20 comprises a service module 200. The user terminal device 30 comprises an IC card 300 supplied by a card issuer and a communications device 301 comprising an application control module 3010, the IC card 300 comprises an authentication and security management module 3000 and a multi-application data storage area 3001. The communications device 301 and the IC card 300 communicate through a second communications means. The service provider management module 101 enables the service module 200 to use storage space in the multi-application data storage area 3001 for providing a service to a user via a service token, and the service module 200 communicates with the application control

module 3010 to enable a user and/or at least one service provider to manipulate one or more service tokens in the IC card 300.