METHOD AND SYSTEM FOR SECURE TRANSMISSION OF REMOTE NOTIFICATION SERVICE MESSAGES TO MOBILE DEVICES WITHOUT SECURE ELEMENTS

RELATED APPLICATIONS

[0001] This application claims the benefit, under 35 U.S.C. 119(e), of prior-filed Provisional Patent Application Nos. 61/979,113 filed April 14, 2014; 61/910,819 filed December 2, 2013; 61/951,842 filed March 12, 2014; 61/955,716 filed March 19, 2014; 61/979,132 filed April 14, 2014; and 61/980,784 filed April 17, 2014; and, in particular, Provisional Patent Application Nos. 61/979,122 filed April 14, 2014 and 61/996,665 filed May 14, 2014, each herein incorporated by reference in their entirety.

FIELD OF THE INVENTION

[0002] The present invention relates to a method for receiving and processing a data message. The present invention also relates to a system for receiving and processing a data message. The present disclosure relates to the transmission of remote notification service messages to a mobile device without requiring a secure element, and more specifically the use of encryption and authentication codes for the secure transmission, receipt, and processing of remote notification service messages without the use of secure elements.

BACKGROUND OF THE INVENTION

[0003] Advances in mobile and communication technologies have created tremendous opportunities, one of which is providing the user of a mobile computing device with the ability to initiate and pay for payment transactions using their mobile device. One such approach to enable such actions on a mobile device has been the use of near field communication (NFC) technology to securely transmit payment details from the mobile device to a nearby contactless point of sale (POS) terminal. In order to achieve this, mobile phones with secure element hardware, such as a secure element (SE) chip, are used to securely store the payment credentials. A