

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, wherein the executable first software comprises instructions for
- collecting data relating to a specified financial transaction type from a plurality of financial transaction types;
- selecting a transport channel for the specified financial transaction;
- building a transaction token including collected data and/or data derived from the collected data, wherein the collected data includes authentication data and where the transaction token includes the authentication data in an encrypted form;
- encrypting the transaction token based on at least the selected transport channel;
- creating a financial transaction protocol message incorporating the encrypted transaction token as dependent on the selected transport channel through which the message is to be conveyed; and
- conveying 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.
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.~~
64. The card according to claim 43, wherein the device is operable to communicate by way of one or more of the following transport channels: GPRS; SMS.
75. The card according to any one of the preceding claims, wherein the SIM card interface is in-built with the device.
86. 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.
97. A card according to claim 86, wherein the logical communications channel for the PSAM functionality is ~~independent~~ separate of a second logical communications channel for the SIM functionality.
108. A card according to any one of claims 8-6 or 97, 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
5 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, wherein the executable first software comprises instructions for
collecting data relating to a specified financial transaction type from a plurality of
10 financial transaction types;
selecting a transport channel for the specified financial transaction;
building a transaction token including collected data and/or data derived from the collected data, wherein the collected data includes authentication data and where the transaction token includes the authentication data in an encrypted form;
15 encrypting the transaction token based on at least the selected transport channel;
creating a financial transaction protocol message incorporating the encrypted transaction token as dependent on the selected transport channel through which the message is to be conveyed; and
conveying the financial transaction protocol message using the selected transport
20 channel and by way of the unsecured public telecommunication infrastructure to a destination where the financial transaction protocol message will be further processed.
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
25 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 communicate by way of one or more of the following transport channels: GPRS; SMS.
5. The card according to any one of the preceding claims, wherein the SIM card interface is in-built with the device.
6. 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.
7. A card according to claim 6, wherein the logical communications channel for the PSAM functionality is separate of a second logical communications channel for the SIM functionality.
8. A card according to any one of claims 6 or 7, wherein the logical communications channel for the PSAM functionality is closed once the transaction request has been processed.