CLAIMS

1. A method for managing a digital wallet application (DWA), said method comprising the following steps implemented by a mobile device (DV):

- initially configuring (S10) said digital wallet application with a first set of data (DT1) associated with a mobile payment card (C1) for enabling the digital wallet application to perform payment transactions with respect to the mobile payment card in a home payment network (H-NT), in cooperation with a first payment application (PA1) implemented in said mobile device, said first set of data comprising a home token (H-PAN) allocated to the mobile payment card and an identifier (H-PANID) corresponding to the home token, said home token being adapted to enable the authentication of transactions performed in the home payment network by the digital wallet application with respect to the mobile payment card;
- determining, by the digital wallet application, that the mobile device is outside the home payment network by monitoring the geographical or network position of the mobile device and comparing said position with predefined location criteria;
- based on the comparison result, sending (S40) an information request containing location information (LOC) representative of a current position of the mobile device;
- receiving (S48), in response to said information request, roaming information (RI) comprising a respective identifier (ID1, ID2, ID3) identifying at least one roaming payment network (R-NT), which is available in the current position of the mobile device for use by the digital wallet application;
- selecting (S50) a roaming payment network (R-NT) based on said roaming information;
- sending to a first server (TSO) a provisioning request (RQ1) comprising the identifier corresponding to the home token and the identifier of the selected roaming payment network;
- obtaining (S68) from the first server (TSO), in response to the provisioning request, a second set of data (DT2) allocated to the mobile payment card for operating in the selected roaming payment network, said second set of data comprising a roaming token (R-PAN) and a roaming payment application to be installed in the mobile device for cooperating with the digital wallet application, the roaming token being adapted to enable authentication of transactions performed in the selected roaming payment network by the digital wallet application with respect to the mobile payment card;
- configuring (S70) said digital wallet application with said second set of data so that it can use the mobile payment card in the selected roaming payment network, said configuring comprising installing said roaming payment application in the mobile device for allowing processing of a payment transaction in the selected roaming payment network; and
- performing, by the digital wallet application configured with said second set of data, in cooperation with the roaming payment application installed in said mobile device, a payment transaction in the selected roaming payment network using the mobile payment card, said roaming payment application being different from the first payment application, wherein said performing the payment transaction comprises sending at least the

roaming token to a payment terminal (T) of the selected roaming payment network.

2. The method of claim 1, wherein the location information comprises at least one of:
- geographical information representative of a geographical position of the mobile device; and
- a network identifier indicating a cellular network, or a part thereof, to which the mobile device is connected.

3. The method of claim 1 or 2, wherein the roaming information includes at least one of:
- parameters associated with at least one roaming bank network, said parameters defining at least one of service rates and an acceptance area; and
- priority information defining a priority order according to which each roaming payment network is to be selected by the mobile device.

4. The method of any one of claims 1 to 3, wherein the home token corresponds to a primary account number allocated to the mobile payment card for operating in the home payment network.

5. The method of claim 4 wherein the initially configuring step comprises, prior to the step of sending the information request, said mobile device:
- obtaining the primary account number allocated to said mobile payment card for operating in the home payment network;
- sending said primary account number to the first server; and
- receiving, in response to said primary account number, the first set of data.

6. The method of any one of claims 1 to 5 further comprising the following steps implemented by the first server in cooperation with the mobile device:
- receiving (S42) the information request containing said location information representative of a current position of the mobile device;
- determining (S44), based on the location information, said at least one roaming payment network which is available in the current position of the mobile device for use by said digital wallet application;
- sending (S46), to the mobile device, said roaming information (RI) comprising said respective identifier (ID1, ID2, ID3) identifying said at least one roaming payment network;
- receiving (S62), from the mobile device, said provisioning request for a roaming payment network selected by said mobile device among said at least one roaming payment network;
- obtaining (S64) said second set of data, allocated to the mobile payment card for operating in the selected roaming payment network; and
- sending (S66) the second set of data to the mobile device for configuring the digital wallet application so that it can use the mobile payment card in the selected roaming payment network, in cooperation with the roaming payment application installed in the mobile device, to perform a payment transaction and obtain authentication of the transaction in the selected roaming payment network.

7. The method of claim 6, wherein the first server determines said at least one roaming payment network by consulting a database which stores network information characterising at least one payment network which can be accessed in a respective area.

8. The method of any one of claims 6 or 7, wherein the second set of data is different from the first set of data with which the digital wallet application is initially configured, prior to the step of sending the second set of data.

9. The method of claim 8, wherein the second set of data includes a second identifier (R-PANID) associated with the roaming token.

10. The method of claim 9, wherein the step (S64) of obtaining the second set of data by said first server includes successively:
- sending (S64a) the identifier corresponding to the home token to a second server (H-TSP) of a home token service provider;
- receiving (S64c), from said second server, the home token allocated to the mobile payment card;
- sending (S64d), to a third server (R-TSP) of a roaming token service provider, said home token; and
- receiving (S64f), from said third server, the second set of data including said roaming token (R-PAN).

11. The method of any one of claims 6 to 10, wherein the second set of data includes at least one of:
- visual parameters for configuring the visual appearance of the digital wallet application to indicate that the mobile payment card is used in the selected roaming banking device; and
- an expiration date of the mobile payment card for the selected roaming payment network.

12. A computer program including instructions for executing the steps of any one of claims 1 to 11 when said program is executed by a computer.

13. A mobile device (DV) for managing a digital wallet application (DWA), said mobile device being configured to initially configure said digital wallet application with a first set of data (DT1) associated with a mobile payment card (C1) for enabling the digital wallet application to perform payment transactions with respect to the mobile payment card, in a home payment network (H-NT), in cooperation with a first payment application (PA1) implemented in said mobile device, said first set of data comprising a home token (H-PAN) allocated to the mobile payment card and an identifier (H-PANID) corresponding to the home token, said home token (H-PAN) being adapted to enable authentication of transactions performed in the home payment network by the digital wallet application with respect to the mobile payment card;

wherein the digital wallet application is configured to determine that the mobile device is outside the home payment network by monitoring the geographical or network position of the mobile device and comparing it with predefined location criteria; and

wherein said mobile device comprises:

- a localisation module (MD2) adapted, based on the comparison result produced by the digital wallet application, to send an information request containing location information (LOC) representative of a current position of the mobile device, while the digital wallet application is configured with the first set of data associated with the mobile payment card for performing transactions in the home payment network;
- a receiving module (MD4) for receiving, in response to said information request, roaming information (RI) comprising a respective identifier (ID1, ID2, ID3) identifying at least one roaming payment network (R-NT), which is available in the current position of the mobile device for use by the digital wallet application;
- a selecting module (MD6) for selecting a roaming payment network (R-NT) based on said roaming information;
- a data obtaining module (MD8) for sending, to a first server (TSO), a provisioning request (RQ1) comprising the identifier corresponding to the home token and the identifier of the selected roaming payment network and for obtaining from the first server (TSO), in response to the provisioning request, a second set of data (DT2) allocated to the mobile payment card for operating in the selected roaming payment network, said second set of data comprising a roaming token (R-PAN) and a roaming payment application to be installed in the mobile device for cooperating with the digital wallet application, the roaming token being adapted to enable authentication of transactions performed by the digital wallet application in the selected roaming payment network;
- a configuring module (MD10) for configuring said digital wallet application with said second set of data so that it can use the mobile payment card in the selected roaming payment network, said configuring comprising installing said roaming payment application in the mobile device for allowing processing of a payment transaction in the selected roaming payment network; and
- an executing module (MD12) configured to cause the digital wallet application configured with said second set of data to perform, in cooperation with said roaming payment application implemented in said mobile device, a payment transaction in the selected roaming payment network using the mobile payment card, said roaming payment application being different from the first payment application, implemented in said mobile device, wherein the performing of the payment transaction comprises sending at least the roaming token to a payment terminal (T) of the selected roaming payment network.

14. A system comprising the mobile device (DV) according to claim 13 and the first server (TSO), said first server being configured to implement a processing method in cooperation with the mobile device , said first server comprising:

- a localisation module (MD20) for receiving said information request containing said location information representative of a current position of the mobile device;
- a determining module (MD22) for determining, based on the location information, at least one roaming payment network which is available in the current position of the mobile device for use by said digital wallet application;
- a first sending module (MD24) for sending, to the mobile device, said roaming information (RI) comprising said respective identifier (ID1, ID2, ID3) identifying said at least one roaming payment network;
- a request processing module (MD26) for receiving, from the mobile device, said provisioning request for a roaming payment network (R-NT) selected by said mobile device among said at least one roaming payment network
- a provisioning module (MD28) for obtaining said second set of data, allocated to the mobile payment card for operating in the selected roaming payment network; and
- a second sending module (MD30) for sending the second set of data to the mobile device for configuring the digital wallet application so that it can use the mobile payment card in the selected roaming payment network, in cooperation with the roaming payment application installed in the mobile device, to perform a payment transaction with respect to the mobile payment card and obtain authentication of the transaction in the selected roaming payment network.