type SE. The mobile device is configured to receive a request to initialize the OTA proxy and the OTA proxy is initialized in response to the request.

[14] It is to be understood that both foregoing general descriptions and the following detailed description are exemplary and explanatory and are intended to provide further explanation of the invention as claimed. Other features and aspects will be apparent from the following detailed description, the drawings, and the claims.

## Brief Description of Drawings

[15] The accompanying drawings, which are included to provide a further understanding of the invention and are incorporated in and constitute a part of this specification, illustrate embodiments of the invention, and together with the description serve to explain the principles of the invention.

[16] FIG. 1 is a system diagram of a prior art OTA provisioning process through SMS PP protocol.

[17] FIG. 2 is a flow diagram illustrating a method for prior art OTA provisioning process through SMS PP protocol.

[18] FIG. 3 is a system diagram of a TSM ecosystem supporting the OTA provisioning process through OTA proxy according to an exemplary embodiment of the present invention.

[19] FIG. 4 is a block diagram of an example TSM system, its components, and its relationship with external parties according to an exemplary embodiment of the present invention.

[20] FIG. 5 is a flow diagram illustrating steps a service provider must take in order to take advantage of the TSM architecture according to an exemplary embodiment of the present invention.

[21] FIG. 6 is a flow diagram illustrating a method of obtaining a mobile wallet application with accompanying OTA proxy application according to an exemplary embodiment of the present invention.

[22] FIG. 7 is a flow diagram illustrating a high level OTA provisioning process though OTA proxy according to an exemplary embodiment of the present invention.

[23] FIG. 8 is a flow diagram illustrating in detail a method of verifying SE types and status as required to provision into various types of SEs according to an exemplary embodiment of the present invention.

[24] FIG. 9 is a system diagram depicting mobile device that has installed a mobile wallet application, accompanying OTA Proxy application and wallet management applet, and payment applets according to an exemplary embodiment of the present invention.

[25] FIG. 10 is a flow diagram illustrating operation of a retry mechanism to ensure reliable data transmission according to an exemplary embodiment of the present invention.