CLAIMS

[Claim 1] A method using a non-transitory processor for providing an application product, comprising:
receiving at least one of an application profile, a load file profile, a secure element (SE) profile, and a mobile terminal profile;
establishing a link between the received profiles, wherein the link is established for assembling the application product; and
checking one of the received profiles against another one of the received profiles for technical incompatibility;
applying a limitation to the application product, wherein the applied limitation determines whether the application product is accessible to a user.

[Claim 2] The method of claim 1, wherein the application profile describes a smart card application as metadata for creating an instance of the application.

[Claim 3] The method of claim 1, wherein the load file profile describes one or more load files that make up an application code.

[Claim 4] The method of claim 1, wherein the mobile terminal profile describes attributes of a mobile terminal comprising, Near Field Communication (NFC) capability, supported SE types and over-the-air (OTA) channel support.

[Claim 5] The method of claim 1, further comprising: receiving a key profile; receiving a key; and
establishing a link between the key profile and the key.

[Claim 6] The method of claim 1, wherein the application product comprises at least one of a product name, a logo, a product group, a SE type, a security domain application identifier (AID), and an instance AID.

[Claim 7] The method of claim 6, wherein the key profile describes key information as metadata for creating an instance of a key.

[Claim 8] The method of claim 1, wherein checking one of the received profiles against another one of the received profiles for technical incompatibility further ~~applying the limitation to the application product~~ comprises applying a technological limitation, wherein the technological limitation is applied in response to a determination of a technological incompatibility being present between at least one of a mobile terminal, an operating system of the mobile terminal, and a SE type.

[Claim 9] The method of claim 1, wherein applying the limitation to the application product comprises applying a business rule limitation, wherein the business limitation is applied in response to a deter-

mination of a business incompatibility between one or more service providers.

[Claim 10] The method of claim 9, wherein the service providers comprise at least one of a financial institution, a mobile network operator, a handset manufacturer, and a card manufacturer.

[Claim 11] The method of claim 1, wherein applying the limitation to the application product comprises applying a certification limitation, wherein the certification limitation is applied in response to a determination that the application product is not certified by a financial institution.

[Claim 12] The method of claim 11, wherein financial institution is a credit card issuer or a debit card issuer.

[Claim 13] The method of claim 1, wherein establishing a link between the received profiles for assembling the application product comprises establishing a link for the application product with a dependent application product.

~~[Claim 14] A method using a non-transitory processor for data preparation in a Trusted Service Manager (TSM) comprising:~~
~~receiving data from a service provider, wherein the received data is in a Data Grouping Identifier (DGI) format or a raw data format; and~~
~~processing the data using at least one of a logical data preparation and a physical data preparation.~~

~~[Claim 15] A method of claim 14, wherein the service provider is a financial institution, a mobile network operator, a handset manufacturer, or a card manufacturer.~~

~~[Claim 16] A method of claim 14, wherein the logical data preparation and the physical data preparation are executed for the data in a raw data format.~~

~~[Claim 17] A method of claim 14, wherein logical data preparation is executed for the data in a DGI format.~~

[Claim 14~~18~~] A method using a non-transitory processor for filtering an application product, comprising:
receiving at least one of an application profile, a load file profile, a key profile, a secure element (SE) profile, and a mobile terminal profile;
receiving a key;
establishing a link between the key profile and the key; establishing a link between the received profiles, wherein the link is established for assembling the application product;
checking one of the received profiles against another one of the received profiles for technical incompatibility;
applying a limitation to the application product, wherein the limitation is a technical limitation, a business rule limitation, or a certification