

Abstract

**A DATA CHANNEL CREATION METHOD AND SYSTEM USED FOR
MOBILE PAYMENT**

The invention populated a data channel creation method used for mobile payment. The steps include: ①Set the NFC communication module in the reader to poll NFC transaction module. If NFC transaction module is found, go to step ②. Otherwise, continue polling. ②NFC communication module connects to NFC transaction module through wireless RF to read identifier from NFC transaction module and send it to processor module inside reader. ③Processor module controls the RF connection between RF communication module and RFSIM module according to the identifier so that data channel between NFC transaction module and RFSIM module has been created. ④Use data channel to complete mobile payment and extended functions like load over the air and balance query. The system consists of reader with NFC communication module, RF communication module and processor module inside and mobile equipment with NFC transaction module and RFSIM module inside.

Figure 1