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(71) Applicant (for all designated States except US): **ENIGMA
SOFTWARE RT.** [HU/HU]; Táviró köz 2., H-2040 Bu-
daörs (HU).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **INOTAY, Balázs**
[HU/HU]; Akácfa köz 14., H-2040 Budaörs (HU). **PAR-
RAGH, Gábor** [HU/HU]; Sport u. 2., H-2093 Budajenő
(HU). **HADIK BARKÓCZY, Bárok** [HU/HU]; Ciklámen
u. 3/A., H-2030 Érd (HU). **KOKOVAL, Ferenc** [HU/HU];
Táncsics M. u. 58., H-1211 Budapest (HU). **FÜKŐ,
László** [HU/HU]; Kossuth u. 1/a., H-3922 Taktaharkány
(HU). **KAPITÁNY, András** [HU/HU]; Nyári Pál u. 100.,

H-1205 Budapest (HU). **KÁRPÁTI, Péter** [HU/HU];
Hantmadár u. 14/3., H-1173 Budapest (HU). **LIPCSEI,
Gábor** [HU/HU]; Szántó rt. 10. 2/11., H-5000 Szolnok
(HU).

(74) Agent: **S.B.G. & K. PATENT AND LAW OFFICES;**
Andrássy út 113., H-1062 Budapest (HU).

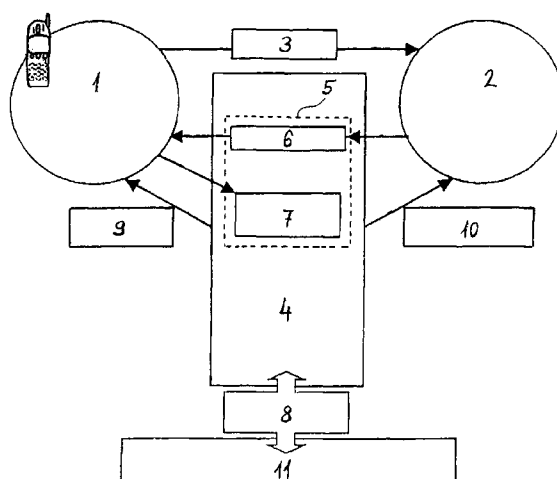
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(54) Title: ARCHITECTURE OF SIMPLIFIED HARDWARE REQUIREMENTS FOR BANK CARD PAYMENT TRANSACTIONS IN A LARGE GROUP OF CLIENTS, TRANSACTION TERMINAL UNIT, EXTENDED FUNCTION SIM CARD, AND METHODS FOR INDIVIDUALISATION AND PERFORMING TRANSACTION



(57) Abstract: Architecture of simplified hardware requirements for bank card payment transactions in a large group of clients, in which each client have an extended function SIM card containing payment utility and regular bank card identification information. A mobil pay center (4) is connecting to the client and the service provider (2) of the actual transaction through a bidirectional cryptographic interface and a communication chanel of the first type, and is connecting to one or more bank card authorisation center (11) of the actual transaction through a bidirectional cryptographic interface and a communication chanel of the second type. The mobil pay center (4) is comprising at least one virtual POS terminal (5) for each service provider (2). The virtual POS terminal (5) handle authorisation messages received through communication chanel of the second type.

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