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[Continued on next page]

(54) **Title:** ENCRYPTION AND DECRYPTION OF DATA BETWEEN A COMMUNICATIONS DEVICE AND SMART CARD WITH NEAR FIELD COMMUNICATION FUNCTION

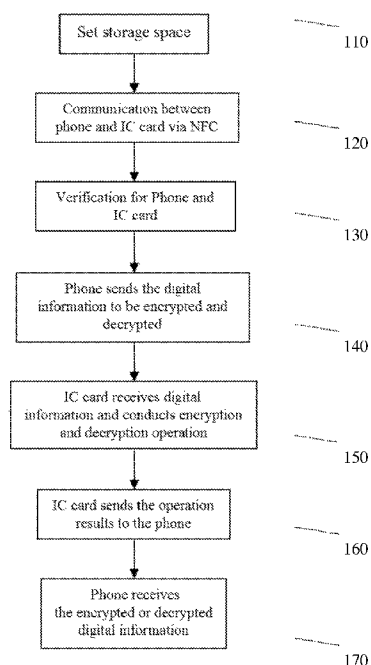


Figure 1

(57) **Abstract:** A system and method for encrypting and decrypting data between a communications device and an smart card each with Near Field Communication (NFC) function comprising reserving storage space on the communications device; placing the smart card near or in contact with the communications device to enable NFC communication; verifying legitimacy of the communications device and/or the smart card; sending data to be encrypted or decrypted from the communications device to the smart card in a prescribed format; receiving data to be encrypted or decrypted by the smart card and submitting said data to a specified algorithm together with a specified secret key to conduct encryption or decryption, thereafter further sending the encrypted or decrypted data to the communications device in the prescribed format.

**Declarations under Rule 4.17:**

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