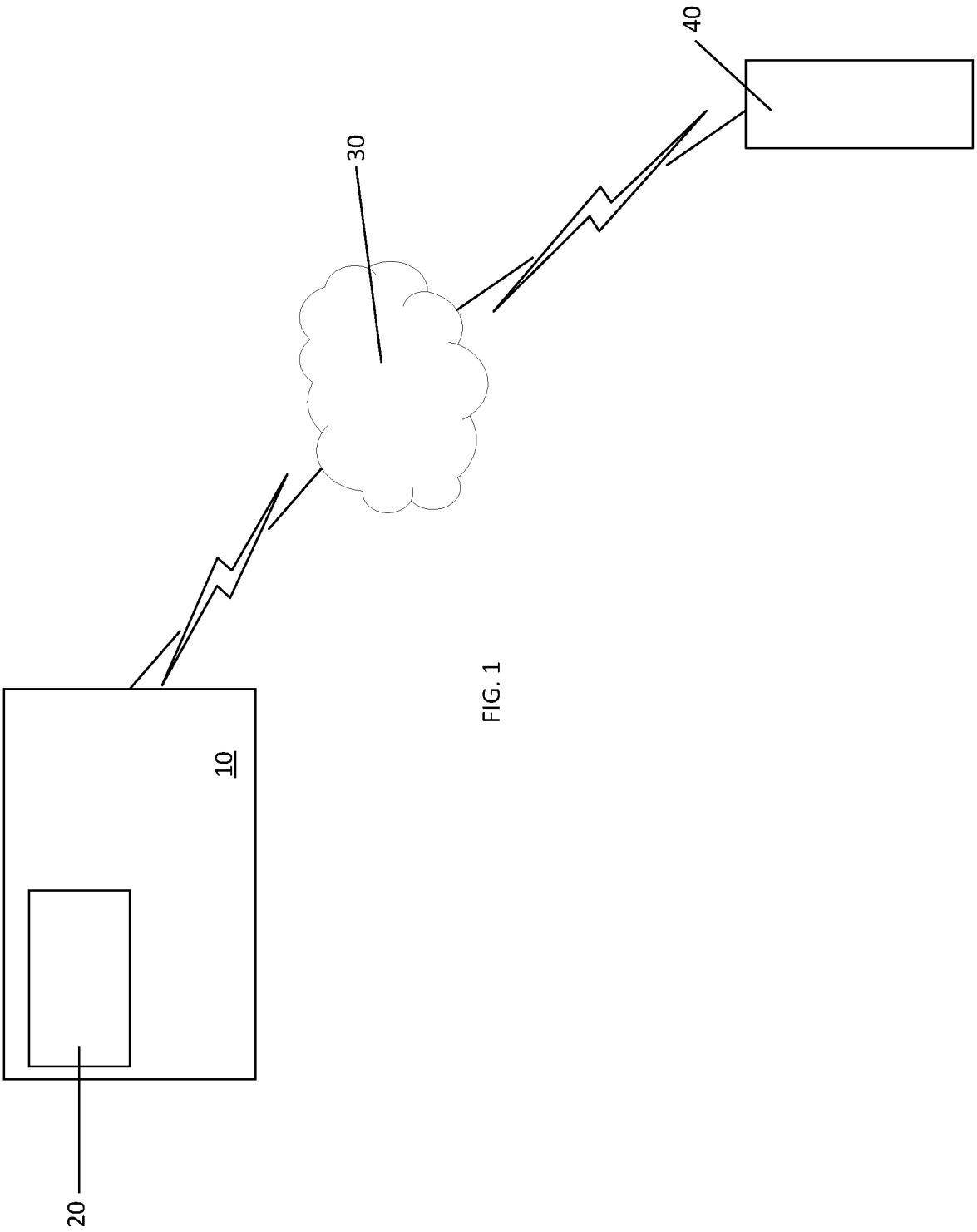


FIG. 1

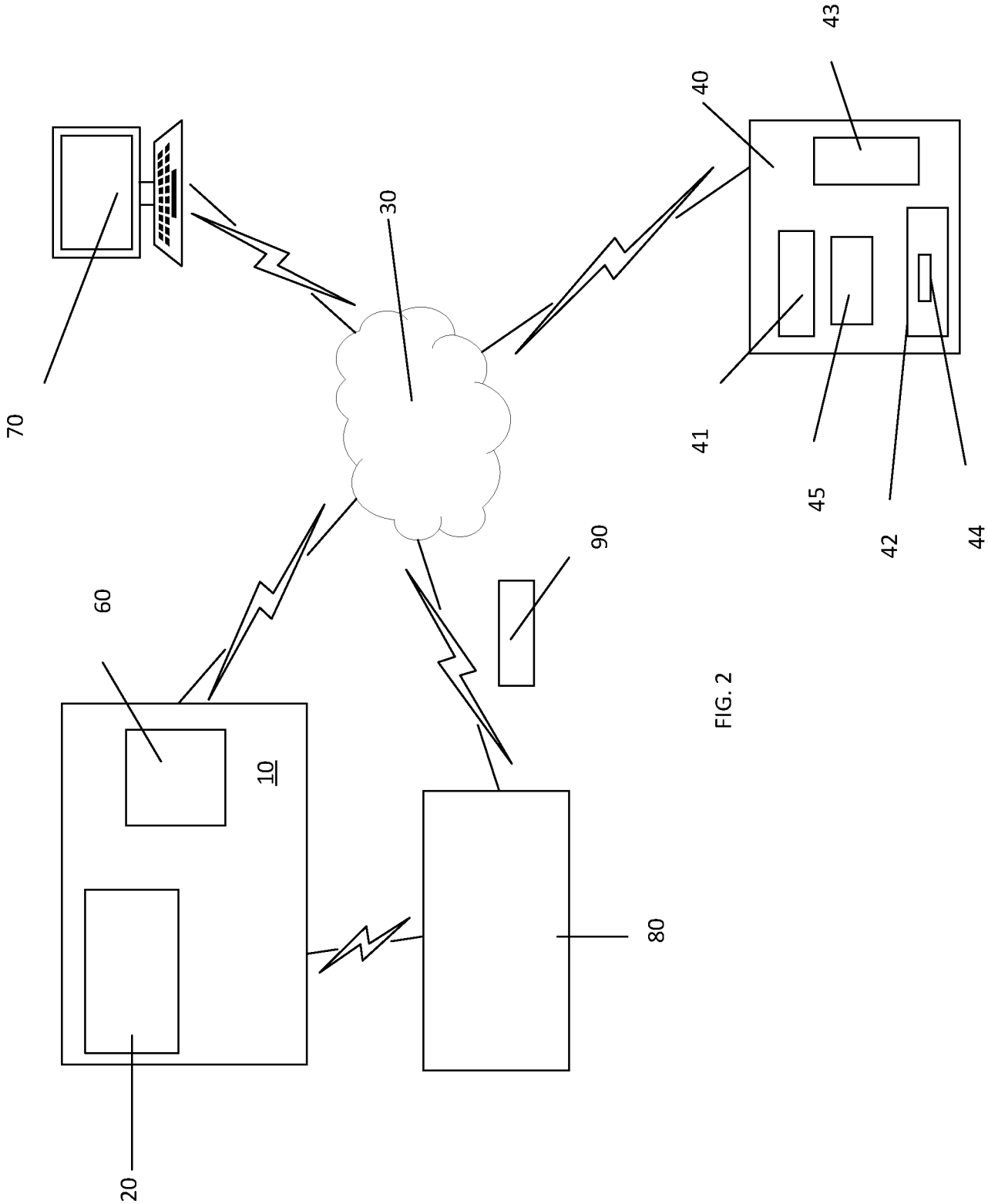


FIG. 2

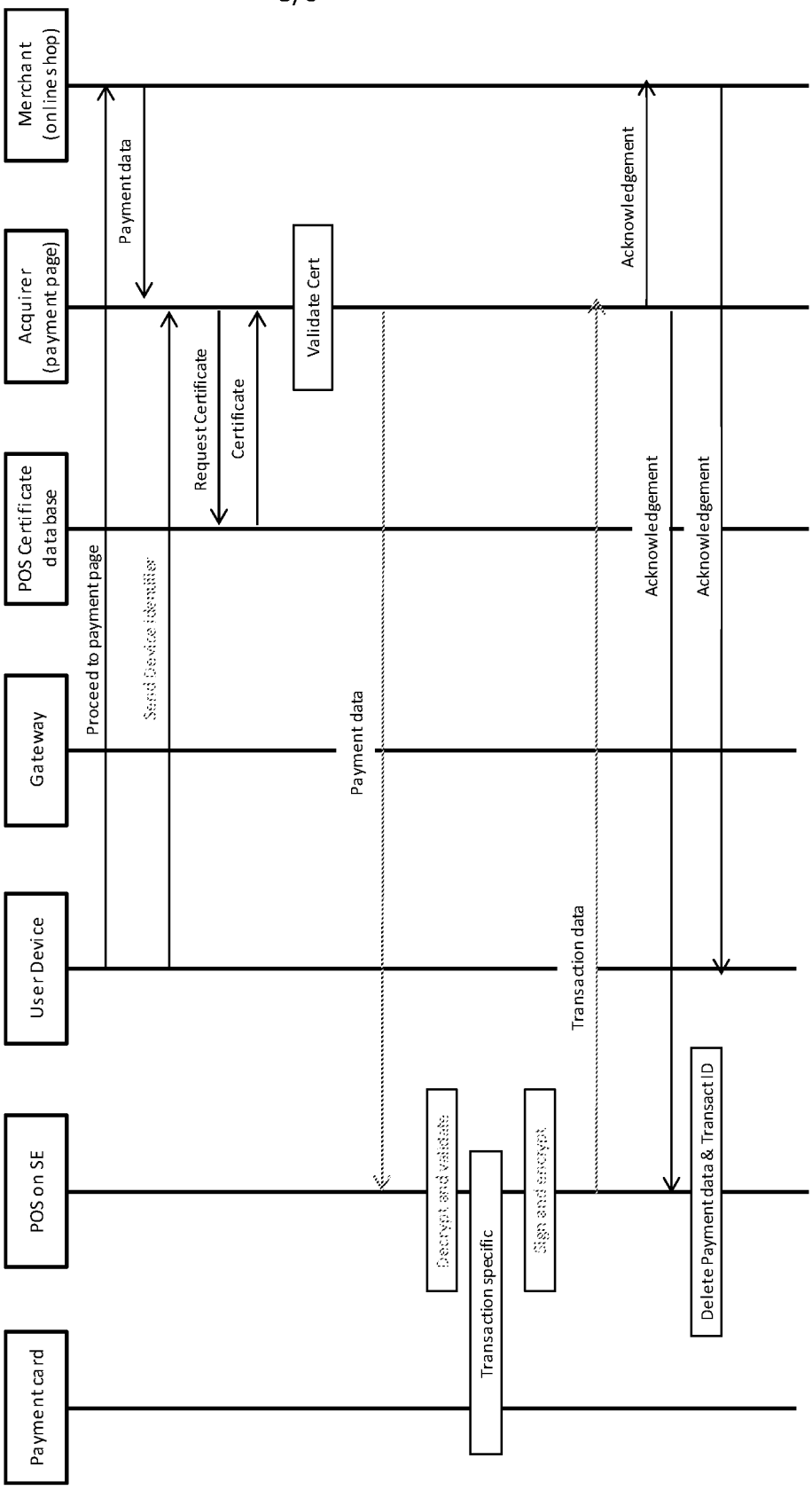

Merchant (online shop)
Acquirer (payment page)
POS Certificate database
Gateway
User Device
POS on SE
Payment card
Payment data
Request Certificate
Certificate
Validate Cert
Acknowledgement
Proceed to payment page
Send Device Identity
Payment data
Acknowledgement
Acknowledgement
Transaction data
Decrypt and validate
Transaction specific
Sign and encrypt
Delete Payment data & Transact ID

Fig. 3

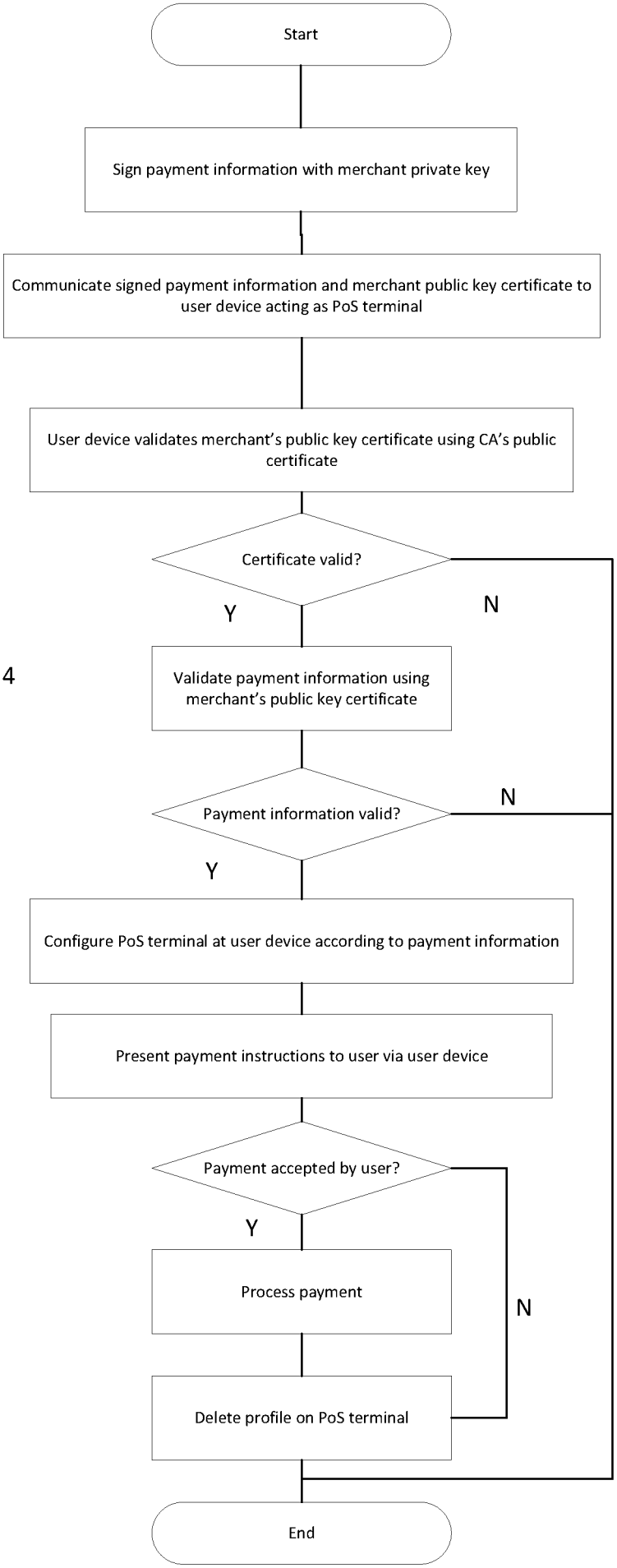

Start
Sign payment information with merchant private key
Communicate signed payment information and merchant public key certificate to user device acting as PoS terminal
User device validates merchant's public key certificate using CA's public certificate
Certificate valid?
Y
N
Validate payment information using merchant's public key certificate
Payment information valid?
N
Y
Configure PoS terminal at user device according to payment information
Present payment instructions to user via user device
Payment accepted by user?
Y
N
Process payment
Delete profile on PoS terminal
End

FIG. 4

Fig. 5

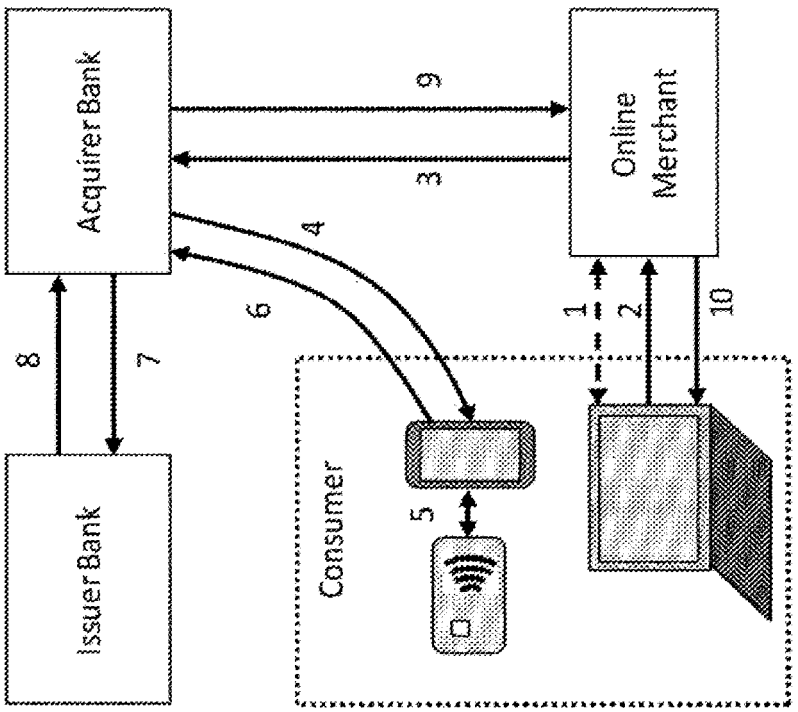
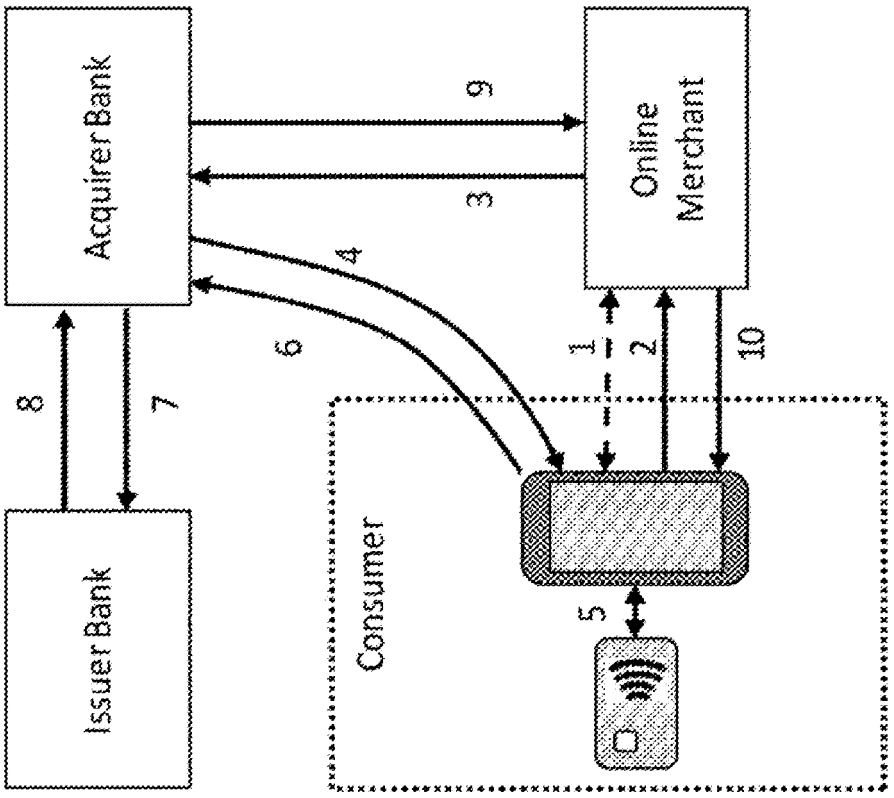

Acquirer Bank
Online Merchant
Issuer Bank
Consumer
1
2
3
4
5
6
7
8
9
10

Fig. 6


Acquirer Bank
Online Merchant
Issuer Bank
Consumer
1
2
3
4
5
6
7
8
9
10