

Title (en)

A MOBILE COMMUNICATION DEVICE FOR CONTACTLESS PAYMENTS, A PAYMENT METHOD

Title (de)

MOBILE KOMMUNIKATIONSVORRICHTUNG FÜR BERÜHRUNGSLOSE ZAHLUNGEN UND ZAHLUNGSVERFAHREN

Title (fr)

DISPOSITIF DE COMMUNICATIONS MOBILE POUR PAIEMENTS SANS CONTACT, ET PROCÉDÉ DE PAIEMENT

Publication

**EP 2678811 A1 20140101 (EN)**

Application

**EP 12719448 A 20120220**

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- SK 500172011 A 20110413
- IB 2012050770 W 20120220

Abstract (en)

[origin: WO2012114260A1] A mobile communication device (4) for contactless payments has two independent chips with Secure Elements (2, 3) on its printed circuit board. One Secure Element (2) contains an indifferent POS payment terminal, the second Secure Element (3) contains a payment card. The Secure Elements (2, 3) are interconnected through a contact circuit (1) on the printed circuit board of the mobile communication device (4). In suitable configuration, the circuit (1) will be formed by a contact interface that will enable communication according ISO 7816. An indifferent POS payment terminal is being changed to a specific terminal in accordance with the received configuration data. The payment terminal started on the Secure Element (2) communicates over the circuit (1) with the payment card on the Secure Element (3) using the same process as if it was a payment card inserted in a payment card contact reader. The payment cryptogram can be in a standard form.

IPC 8 full level

**G06Q 20/00** (2012.01)

CPC (source: EP)

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Citation (search report)

See references of WO 2012114260A1

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