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(54) Title: PAYMENT SYSTEM

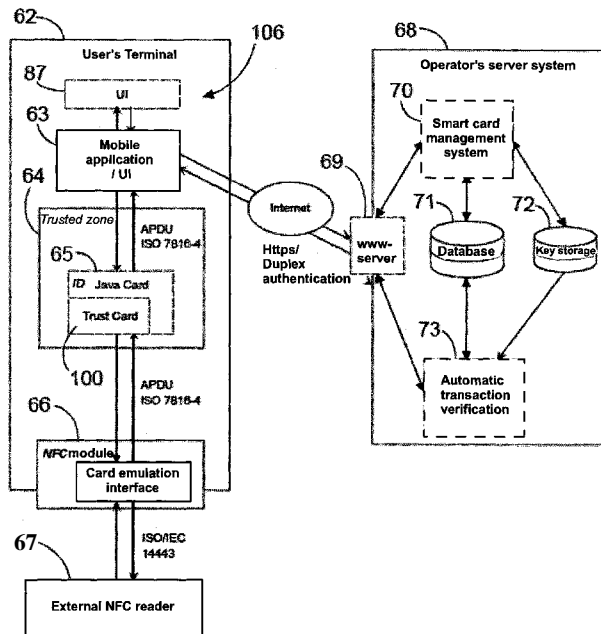


Fig. 6

(57) Abstract: In the method according to the invention for making a payment, payment data is received by a user's terminal from a point-of-sale terminal, a secret of a payment application is received by the terminal from the operator's server system, a trust card is activated in said user's terminal by utilizing said secret of the payment application, and data of the trust card is transmitted from said user's terminal to said point-of-sale terminal for making the payment transaction. In the method according to the invention for making a payment in a server system, a trust card is created in the server system, data of said trust card is transmitted to the terminal to be used for making the payment transaction, the secret of the payment application is formed in the server system, and access to said secret of the payment application is provided to the terminal for activating said trust card for making the payment transaction.



— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h)) (88) Date of publication of the international search report^{13 J} 3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/FI2012/000038

A. CLASSIFICATION OF SUBJECT MATTER

See extra sheet

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC: G06Q

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

FI, SE, NO, DK

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

EPO-Internal, WPI, Internet

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 201 0109060 A 1 (NOKIA CORP [FI]) 30 September 201 0 (30.09.201 0) pars. 0027, 0029, 0030, 0034	1 - 5, 16, 18 - 23, 35
X	US 200928801 2 A 1 (HERTEL PHILIPP FRANK HERMANN UDO [CA] et al.) 19 November 2009 (19.1 1.2009) pars. 0128, 0156, 0157, 0229	1, 2, 5, 16, 18 - 20, 23, 35
X	EP 0936530 A 1 (SIEMENS NIXDORF INF SYST [DE]) 18 August 1999 (18.08.1999) pars. 0013, 0022, 0026, 0074, 0077, 0100; claim 1	1, 2, 5, 9, 10, 14 - 20, 23, 27, 28, 32 - 35
A	WO 0184763 A2 (SWISSCOM MOBILE AG [CH]) 08 November 2001 (08.11.2001) whole document	

 Further documents are listed in the continuation of Box C. See patent family annex.

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"&" document member of the same patent family

Date of the actual completion of the international search

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International application No.

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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	EKBERG, J.-E., et al, "On-board credentials with open provisioning", ASIACCS'09, pp. 104 - 115. [Retrieved on 2013-04-16]. Retrieved from the Internet <URL:http://dl.acm.org/citation.cfm?id=1533074> whole document	
P, X	US 2011258121 A 1 (KAUNISKANGAS HANNU SAKARI [FI] et al.) 20 October 2011 (20.10.2011) par. 0004, 0034, 0035, 0061 ; Fig. 1; claim 1	1, 2, 5, 7, 8, 16, 18 - 20, 23, 25, 26, 35

INTERNATIONAL SEARCH REPORT
Information on patent family members

International application No.
PCT/FI2012/000038

Patent document cited in search report	Publication date	Patent family members(s)	Publication date
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CLASSIFICATION OF SUBJECT MATTER

Int.Cl.

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