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[Continued on next page]

(54) Title: INTEGRATION OF PAYMENT CAPABILITY INTO SECURE ELEMENTS OF COMPUTERS

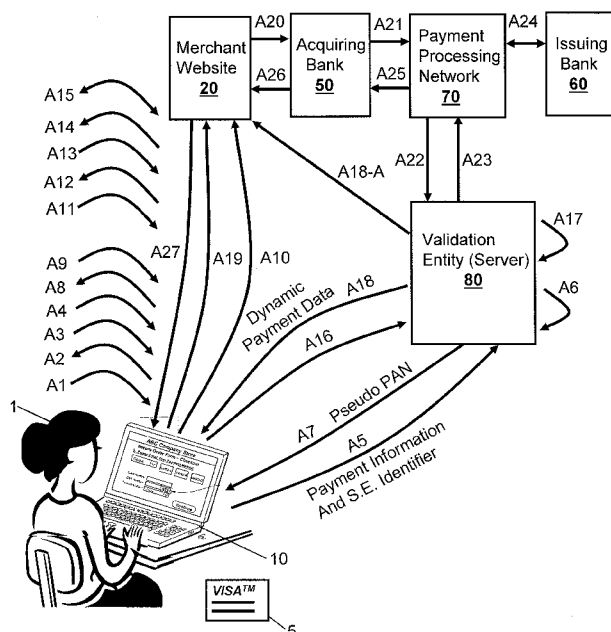


FIG. 1

(57) Abstract: Methods, secure elements, validation entities,
and computer program products for effecting secure commu-
nication of payment information to merchants for Inter-
net-based purchases. Payment information for a user's real
payment information is installed in a secure element of a
computer, the payment information may comprise a pseudo
PAN number for the portable consumer device provided by a
validation entity. The secure element is shielded from the
computer's operating system to thwart hacker attacks. The
user accesses the secure element to make a purchase. In re-
sponse, the secure element contacts the validation entity with
the pseudo account number, and in response obtains dynamic
payment information that the secure element can use to ef-
fect the payment. The dynamic payment information com-
prises an account number that is different from the pseudo
PAN, and which has at least one difference which respect to
the user's real payment information.

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1 November 2012

A. CLASSIFICATION OF SUBJECT MATTER*G06Q 20/40(2012.01)i, G06Q 20/24(2012.01)i, G06Q 40/02(2012.01)i*

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)

G06Q 20/40; G06Q 99/00; G06F 17/60; G06Q 40/02; H04L 9/00; G06Q 20/24

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

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) & Keywords: pseudo, real, account number, validation

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 2009-003030 A2 (VISA INTERNATIONAL SERVICE ASSOCIATION et al.) 31 December 2008	1,5,8,9,13,14
Y	See paragraph[0043] and claims 1,4-5,7,9.	2-4,6-7,10-12 ,15-19
Y	US 2007-0185820 A1 (ALBERT TALKER) 09 August 2007 See paragraphs [0043],[0047],[0073],[0097]-[0113] and claims 1,10.	2-4,6-7,10-12 ,15-19
A	US 2008-0065554 A1 (EDWARD HOGAN et al.) 13 March 2008 See paragraph [0089] and claim 1.	1-19
A	US 6299062 B1 (HWANG, SEONG OUN) 09 October 2001 See abstract and claim 1.	1-19



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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