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(54) Title: TERMINAL FOR CONDUCTING ELECTRONIC TRANSACTIONS

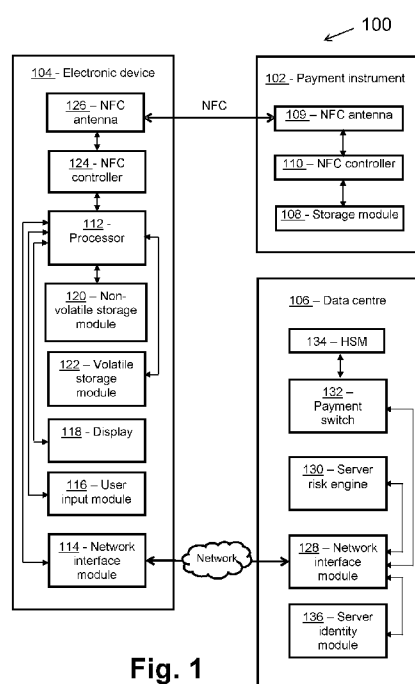


Fig. 1

(57) Abstract: From a first aspect, a method, computer readable storage medium, and terminal is provided, wherein the method provides an application-based payment terminal on an electronic device. The method comprises: receiving user credentials from the user input module; transmitting an authentication request message to a remote data centre via the network interface module, the authentication request message including the user credentials; receiving an authentication response message from the remote data centre, the authentication response message including an indication as to whether authentication was successful; and in the event authentication was successful, the method further comprising provisioning the application-based payment terminal on the electronic device by: receiving at least one encryption key from the data centre; and storing the at least one encryption key in the volatile storage module. From another aspect, a method of generating an indicia representative of the location of a radio frequency identification antenna within an electronic device is provided. From a further aspect, a method of determining the proximity of an antenna located in a payment instrument to a wireless communication antenna located within an electronic device, is provided.

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INTERNATIONAL SEARCH REPORT

International application No
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A. CLASSIFICATION OF SUBJECT MATTER		
INV.	G06Q20/32 H04B17/318	G06Q20/40 G06Q20/34
	H04W4/80	H04B5/00
		H04B17/309
ADD.		
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 H04W H04B		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) EPO-Internal, WPI Data		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 2006/115984 A2 (SECUREDPAY SOLUTIONS INC [US]; JOHNSON JOHN M [US]; NELSON ROY [US]; F) 2 November 2006 (2006-11-02) abstract; claims 1-5, 8-10, 26; figures 1-10 paragraph [0005] - paragraph [0033] paragraph [0045] paragraph [0050] - paragraph [0053] paragraph [0069] - paragraph [0081] -----	1-15
X	US 2009/063312 A1 (HURST DOUGLAS J [US]) 5 March 2009 (2009-03-05) abstract paragraph [0028] - paragraph [0041] paragraph [0064] - paragraph [0075] ----- -/-	1-15
☒ Further documents are listed in the continuation of Box C. ☒ See patent family annex.		
* Special categories of cited documents : "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family		
Date of the actual completion of the international search 17 July 2018		Date of mailing of the international search report 27/07/2018
Name and mailing address of the ISA/ European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Fax: (+31-70) 340-3016		Authorized officer Türkeli, Yasemin

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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	US 2015/312038 A1 (PALANISAMY KARTHIKEYAN [US]) 29 October 2015 (2015-10-29) abstract; claims 1-20; figures 1-8 paragraph [0005] paragraph [0026] paragraph [0042] - paragraph [0055] paragraph [0074] - paragraph [0084] -----	1-15
A	US 2015/046339 A1 (WONG ERICK [US] ET AL) 12 February 2015 (2015-02-12) abstract; claims 1-10; figures 1-3 paragraph [0111] - paragraph [0115] -----	1-15
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X	EP 3 118 797 A1 (SAMSUNG ELECTRONICS CO LTD [KR]) 18 January 2017 (2017-01-18) abstract; figures 1-6 paragraph [0109] - paragraph [0110] paragraph [0126] paragraph [0154] - paragraph [0157] -----	16
X	US 2013/141567 A1 (WALKER DAVID RYAN [CA] ET AL) 6 June 2013 (2013-06-06) abstract; claim 1; figures 1-5 paragraph [0011] paragraph [0022] - paragraph [0023] -----	16
X	US 2016/174038 A1 (MENARDAIS MICKAEL [FR] ET AL) 16 June 2016 (2016-06-16) the whole document -----	17-19
X	US 2015/371210 A1 (CHATTERJEE SHUVO [US] ET AL) 24 December 2015 (2015-12-24) abstract; claims 1, 5, 17,20; figures 1-6 paragraph [0014] - paragraph [0016] paragraph [0025] - paragraph [0029] paragraph [0048] - paragraph [0061] -----	17-19
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INTERNATIONAL SEARCH REPORT

International application No

PCT/GB2018/050297

C(Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2016/232515 A1 (JHAS AMIT [CA] ET AL) 11 August 2016 (2016-08-11) abstract; claim 1; figures 1-4D, 8 paragraph [0251] - paragraph [0258] paragraph [0009] paragraph [0083] - paragraph [0091] -----	17-19

INTERNATIONAL SEARCH REPORT

International application No.
PCT/GB2018/050297

Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. ☐ Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

see additional sheet

1. ☒ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. ☐ As all searchable claims could be searched without effort justifying an additional fees, this Authority did not invite payment of additional fees.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. ☐ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- ☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- ☒ No protest accompanied the payment of additional search fees.

FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 210

This International Searching Authority found multiple (groups of) inventions in this international application, as follows:

1. claims: 1-15

Computer-implemented method for providing an application-based payment terminal on an electronic device

2. claim: 16

Method for generating an indicia representative of the location of a radio frequency identification antenna within an electronic device

3. claims: 17-19

Method for determining the proximity of an antenna located in a payment instrument to a wireless communication antenna located within an electronic device.

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No

PCT/GB2018/050297

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