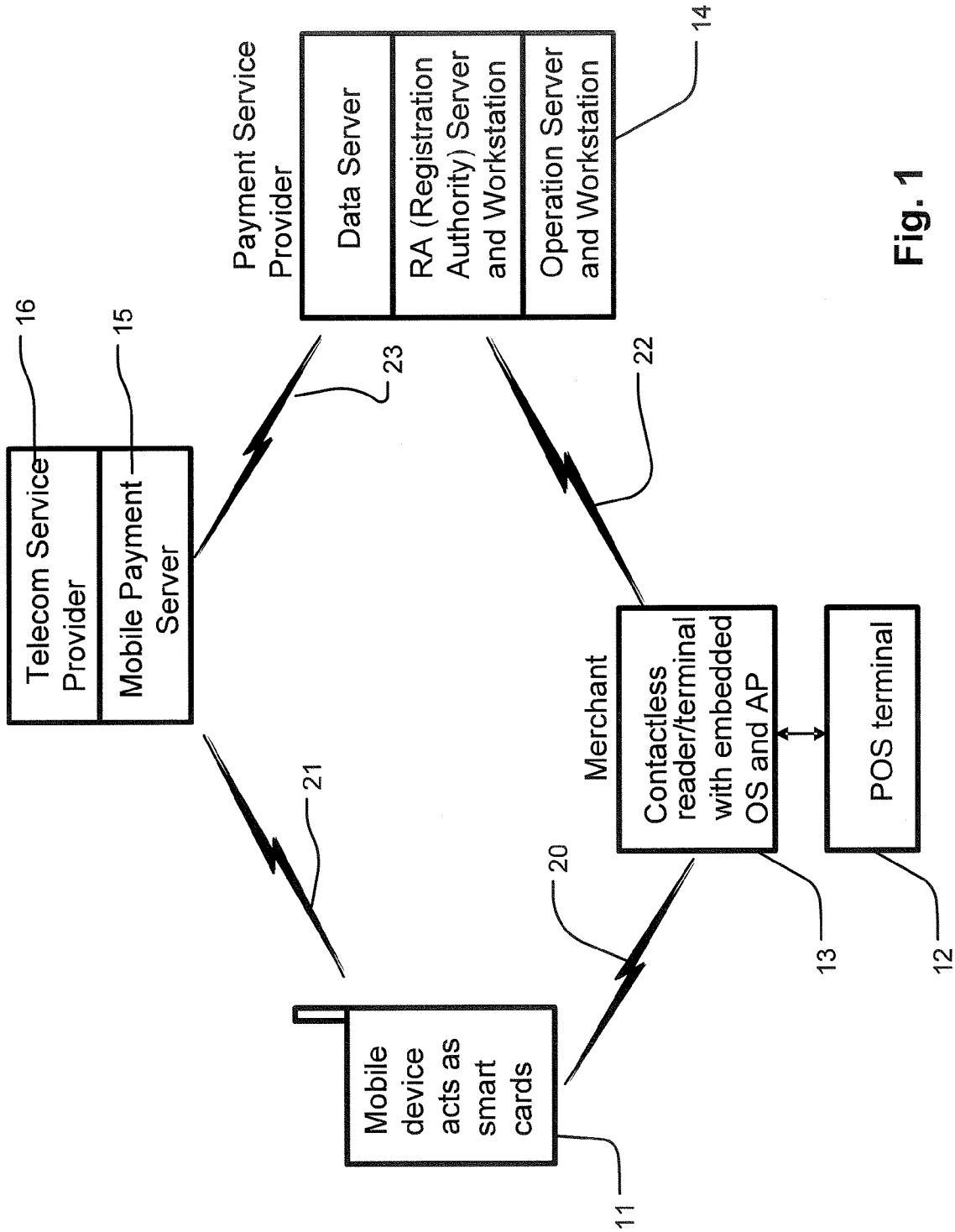
Telecom Service Provider
Mobile Payment Server
16
15
Payment Service Provider
Data Server
RA (Registration Authority) Server and Workstation
Operation Server and Workstation
14
23
22
21
20
Merchant
Contactless reader/terminal with embedded OS and AP
POS terminal
13
12
Mobile device acts as smart cards
11

Fig. 1