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MoBiz Merchant

Shop Mobile Payment Concept



Requirements

Java Phone
JSR 120, Wireless Messaging
JSR 82, Bluetooth



Merchant



Mobiz Center



Consumer

Step 1/6

Consumer starts
Mobiz Mobile Application
with a PIN code.
Merchant scans consumer ID
from phone's screen



Merchant



SECURE LINE



Mobiz Center



Consumer

Step 2/6

Merchant asks Mobiz Center for a new transaction with:

- merchant info
- consumer ID
- amount to pay



Merchant



Mobiz Center

Accept
Payment for:
Merchant's Name
Price: 23.50 CHF
?



Consumer

Step 3/6

Mobiz Center sends consumer:

- transaction ID
- merchant info
- amount to pay
- Mobiz Center public key



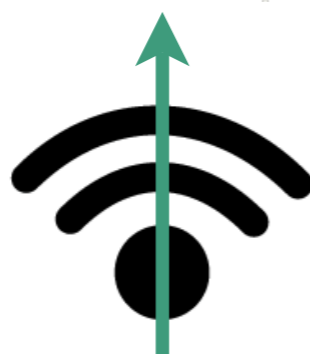
Merchant



Mobiz Center



Instant
Bluetooth
Connection



Consumer

Step 4/6

Upon acceptance phone sends to merchant:

- transaction ID
- consumer PIN

Both values are encrypted with Mobiz Center public key.



Merchant



SECURE LINE



Mobiz Center



Consumer

Step 5/6

Merchant only
forwards consumer encrypted
data to Mobiz Center.



Merchant



PAID
✓



Mobiz Center



Consumer

Step 6/6

Mobiz Center confirms
successful transaction to both
parties.



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