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(54) METHODS AND SYSTEMS FOR PAYMENT ACCOUNT ISSUANCE OVER A MOBILE NETWORK

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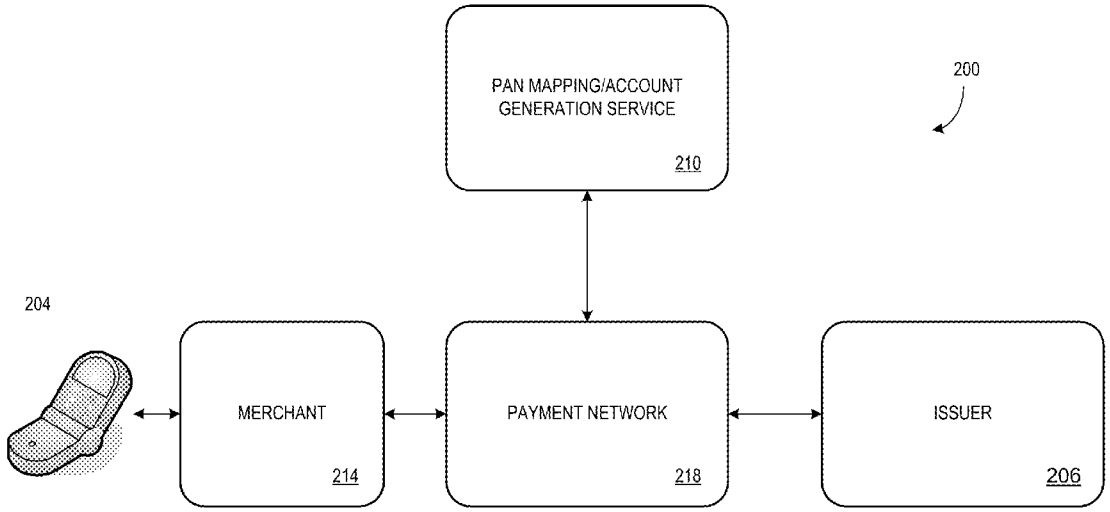
(52) **U.S. Cl.** **705/16**; 705/39

(57) **ABSTRACT**

According to some embodiments, a request for a new payment account may be received in connection with a mobile device, such as a wireless telephone. A temporary payment account number ("PAN") may then be automatically assigned to the request. The temporary PAN may be mapped to a mobile PAN, and data to facilitate a personalization of the mobile device with the mobile PAN may be transmitted. The mobile device may then be used, for example, in connection with a near field communications enabled purchasing transaction.



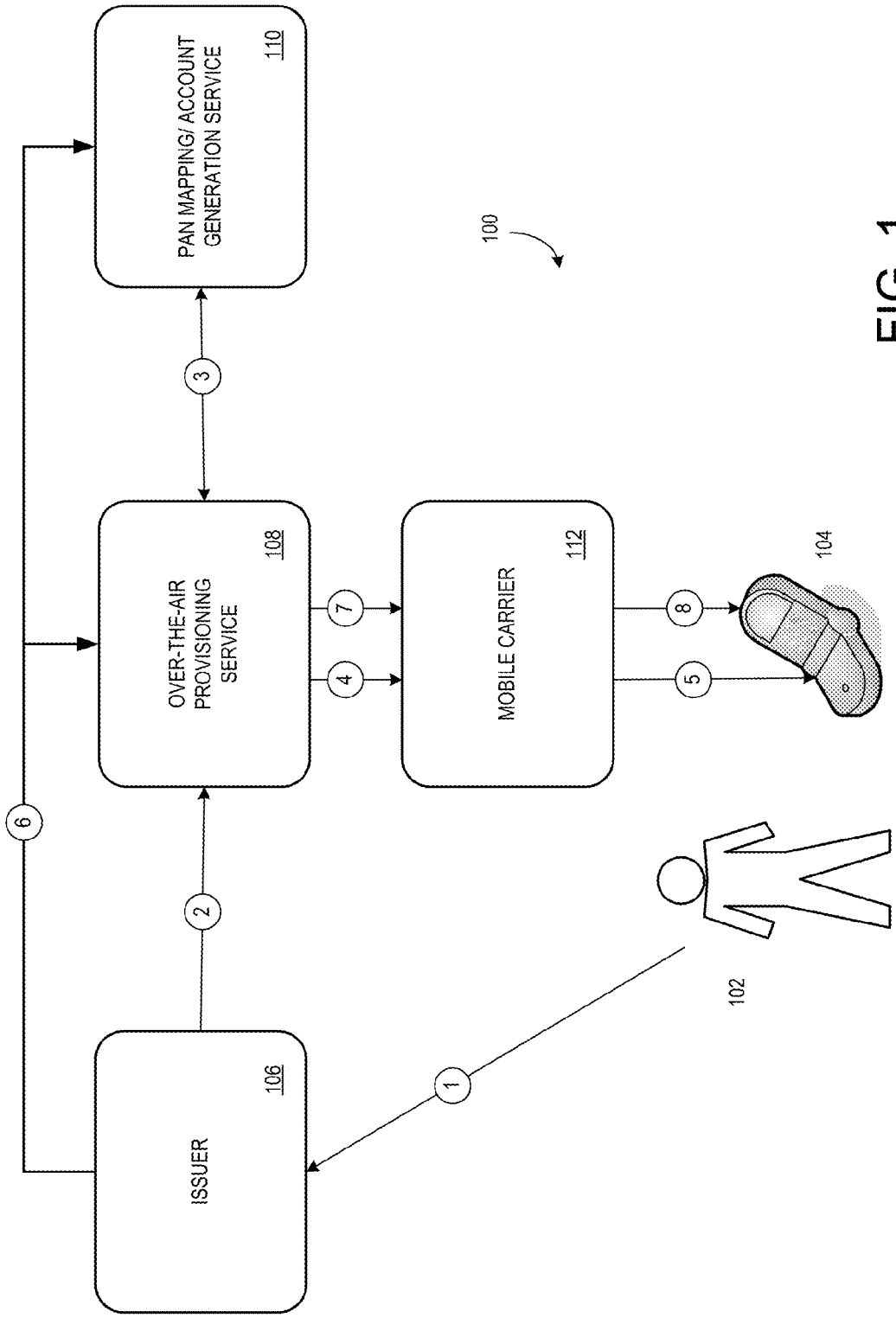

PAN MAPPING/ ACCOUNT GENERATION SERVICE
110
100
3
OVER-THE-AIR PROVISIONING SERVICE
108
7
4
MOBILE CARRIER
112
8
5
104
6
2
102
1
ISSUER
106

FIG. 1

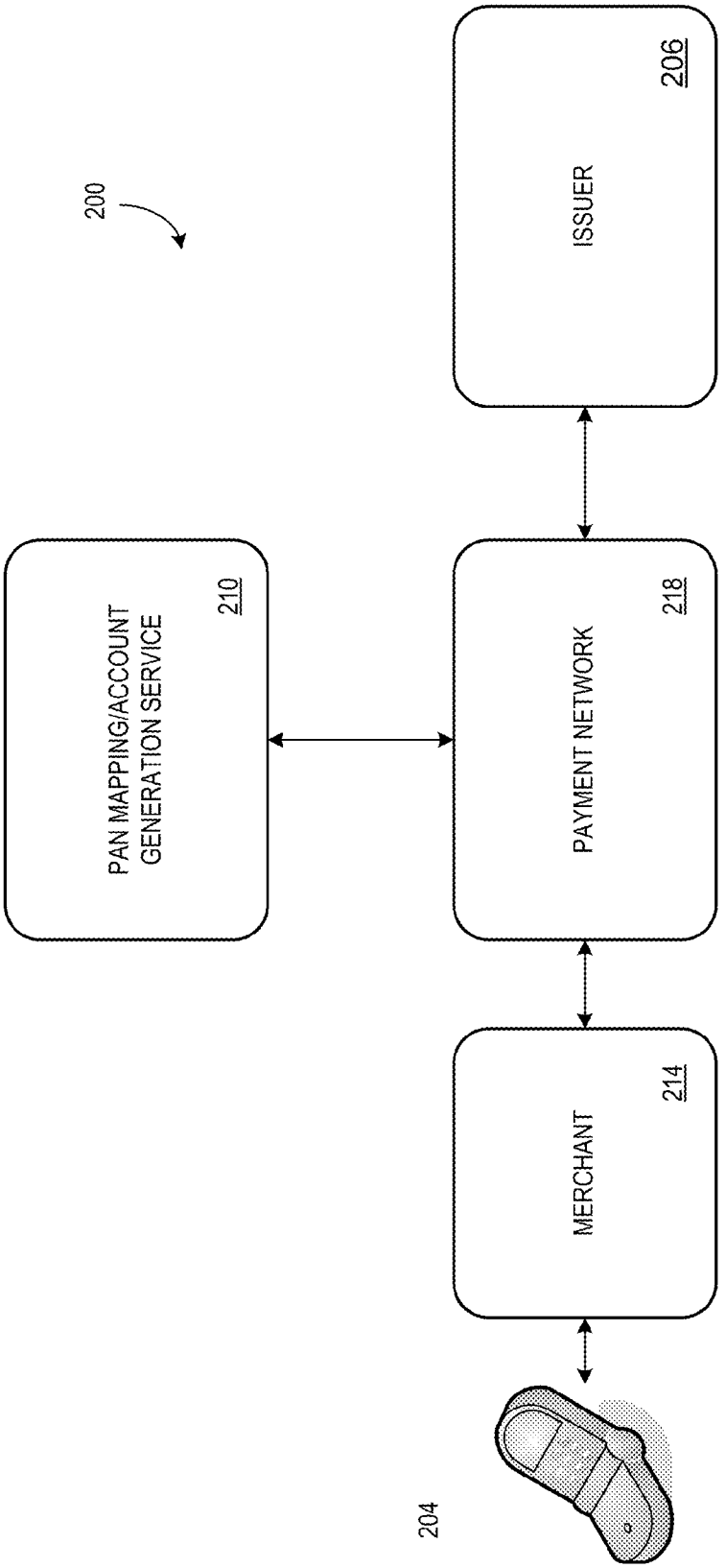

200
PAN MAPPING/ACCOUNT GENERATION SERVICE
210
PAYMENT NETWORK
218
ISSUER
206
MERCHANT
214
204

FIG. 2

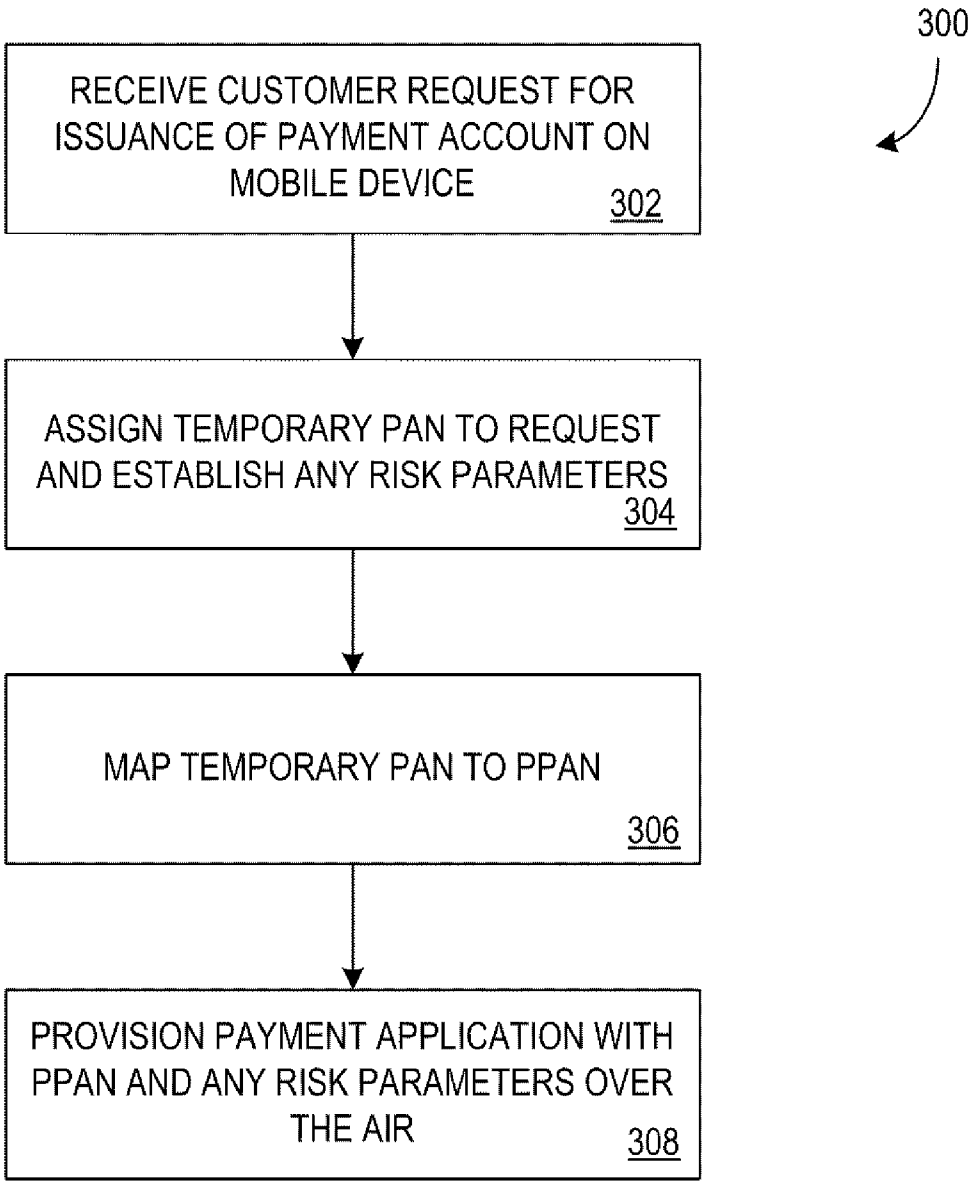

300
RECEIVE CUSTOMER REQUEST FOR ISSUANCE OF PAYMENT ACCOUNT ON MOBILE DEVICE
302
ASSIGN TEMPORARY PAN TO REQUEST AND ESTABLISH ANY RISK PARAMETERS
304
MAP TEMPORARY PAN TO PPAN
306
PROVISION PAYMENT APPLICATION WITH PPAN AND ANY RISK PARAMETERS OVER THE AIR
308

FIG. 3

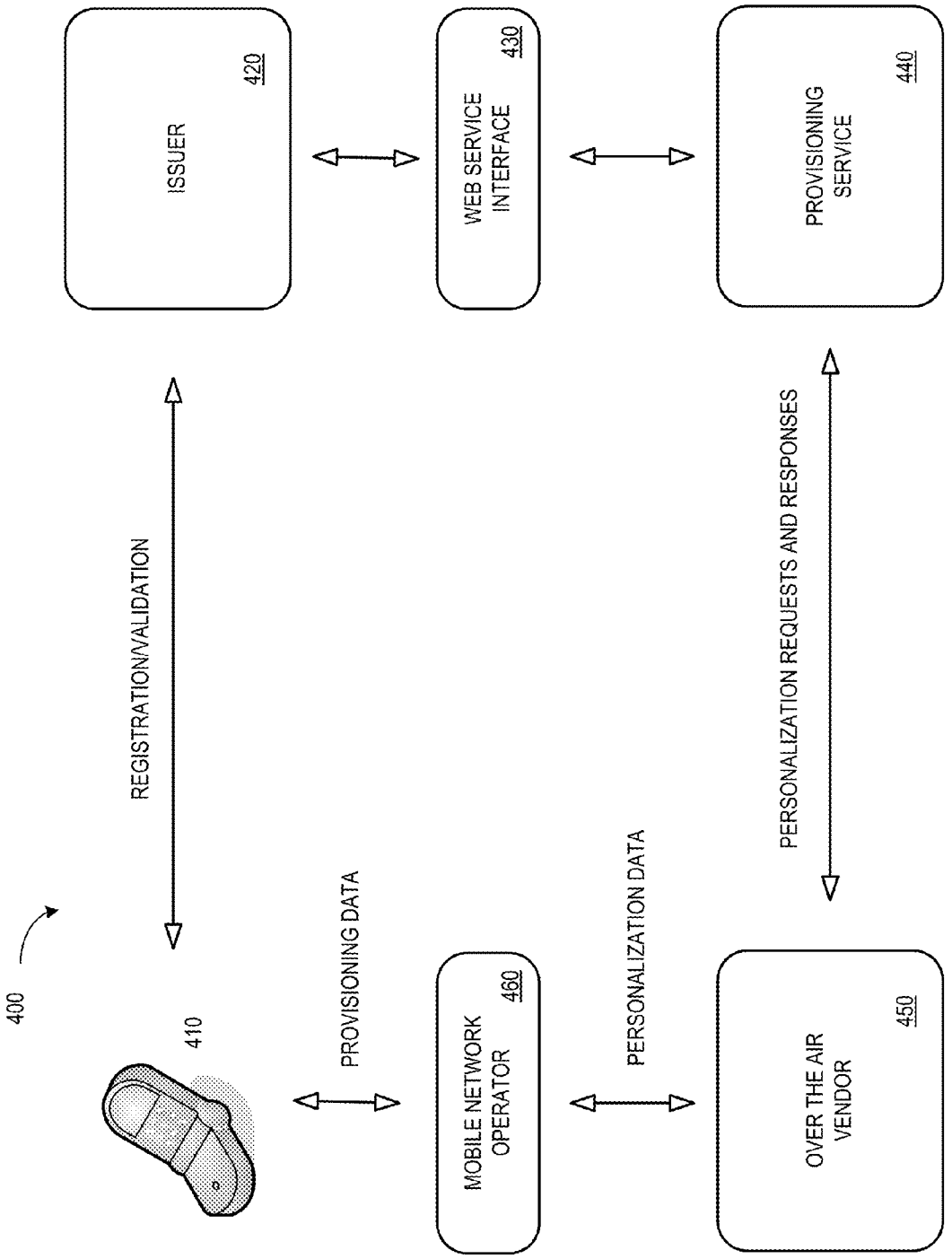

400
410
REGISTRATION/VALIDATION
ISSUER
420
PROVISIONING DATA
WEB SERVICE INTERFACE
430
MOBILE NETWORK OPERATOR
460
PERSONALIZATION DATA
PROVISIONING SERVICE
440
PERSONALIZATION REQUESTS AND RESPONSES
OVER THE AIR VENDOR
450

FIG. 4

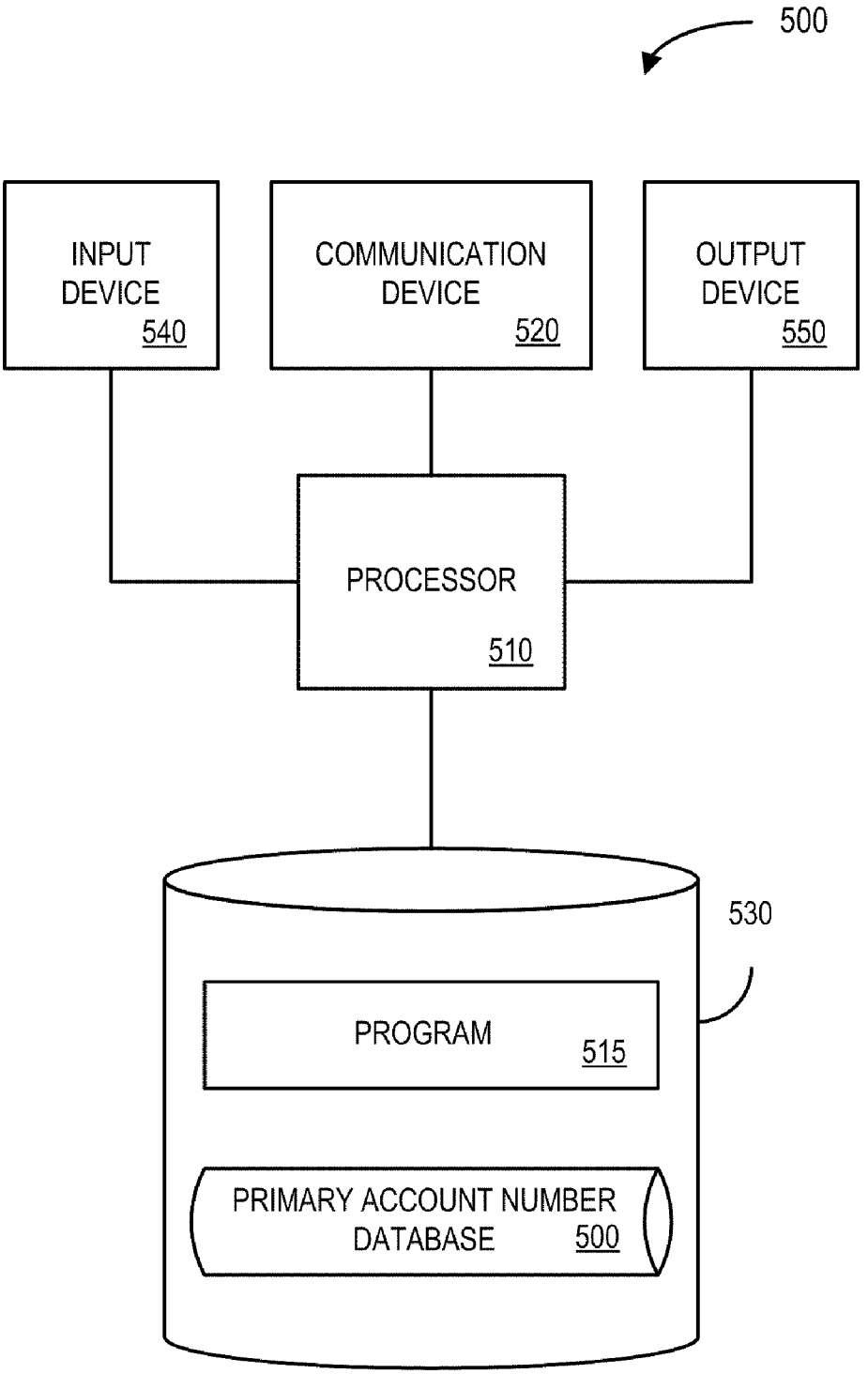

500
INPUT DEVICE 540
COMMUNICATION DEVICE 520
OUTPUT DEVICE 550
PROCESSOR 510
530
PROGRAM 515
PRIMARY ACCOUNT NUMBER DATABASE 500

FIG. 5

600

CONSUMER ID 602	TEMPORARY PAN 604	MOBILE PAN 606	ACTUAL PAN 608	RISK PARAMETER RESTRICTION(S) 610
C1001	T-PAN_0001	M-PAN_0001	NONE	NONE
C1002	T-PAN_0002	M-PAN_0002	NONE	NO TRANSACTIONS OVER $10
C1003	T-PAN_0003	M-PAN_0003	NONE	OVERALL TRANSACTION UNDER $100
C1004	T-PAN_0004	M-PAN_0004	NONE	NO ONLINE TRANSACTIONS
C1006	NONE	M-PAN_0006	A-PAN_0001	NONE

FIG. 6

METHODS AND SYSTEMS FOR PAYMENT ACCOUNT ISSUANCE OVER A MOBILE NETWORK

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] The present application claims priority under 35 U.S.C. §119(e) to U.S. Provisional Patent Application No. 61/115,207 entitled "Methods and Systems for Instant Payment Account Issuance Over a Mobile Network" filed on Nov. 17, 2008. The entire contents of that application are incorporated herein by reference.

BACKGROUND

[0002] Mobile telephones and other mobile communications devices (such as personal digital assistants) are carried by millions of consumers. There have been a number of attempts to integrate payment applications with these mobile devices. One approach, introduced by MasterCard International Incorporated, the assignee of the present application, is to securely install a payment application in mobile phones that are Near Field Communications (NFC)-enabled, allowing the phones to be used as a payment device in contactless payment transactions. For example, these mobile phones may be configured to conduct payment transactions using a NFC payment protocol, such as the PayPass® payment protocol. In some cases, there may be a delay between a request from a consumer to activate a payment account in connection with a mobile device and the time at which an issuer can establish an actual account in response to that request. Such a delay may be frustrating to a consumer who want to use his or her mobile device to complete a purchase transaction.

[0003] It may therefore be desirable to allow consumers to activate such a payment application on a consumer's mobile phone and then instantly, that is to say within a relatively brief period of time, use the mobile phone in a payment transaction.

BRIEF DESCRIPTION OF THE DRAWINGS

[0004] FIG. **1** is a block diagram depicting a payment system configured pursuant to some embodiments.

[0005] FIG. **2** is a block diagram depicting a payment transaction system pursuant to some embodiments.

[0006] FIG. **3** is a flow diagram depicting an instant issuance process pursuant to some embodiments.

[0007] FIG. **4** illustrates an overview of a personalization process according to some embodiments.

[0008] FIG. **5** is a block diagram of a payment account issuing apparatus in accordance with some embodiments of the present invention.

[0009] FIG. **6** is a tabular view of a portion of a primary account number database in accordance with some embodiments of the present invention.

DESCRIPTION

[0010] Embodiments of the present invention relate to systems, methods, processes, computer program code, and means for issuing payment accounts over a mobile network. In some embodiments, payment accounts are issued shortly, or substantially instantly, after a request by a customer. In some embodiments, a payment account identifier is usable shortly, or substantially instantly, after a request by a customer. In some embodiments, after issuance of the payment account, a mobile device can be used to conduct payment transactions involving the payment account.

[0011] As used herein, the phrase "mobile device" may refer to a mobile or portable telephone or other communication device. Pursuant to some embodiments, the mobile device may be a device that is capable of receiving, installing, or updating content or applications using a standard protocol such as the Wireless Application Protocol ("WAP"). Pursuant to some embodiments, the mobile device is a Near Field Communication (or "NFC") enabled device (e.g., such as a device configured to communicate with PayPass® enabled terminals and other readers). Those skilled in the art, upon reading this disclosure, will recognize that embodiments of the present invention are not limited to use with PayPass® transactions, and that features of the present invention may be used with other mobile devices and payment protocols.

[0012] In some embodiments, features of the present invention allow a payment account issuing financial institution (an "issuer") to effect instant issuance of a payment account (such as a PayPass account) over a mobile network to a mobile device without the need to set up the payment account within the issuer systems at the time of issuance. For example, the issuer may issue the payment account and a temporary payment account number (or "temporary PAN"), and allow the account holder to access the account during a time period in which the issuer systems are updated to include the actual payment account number (or "actual PAN"). When the issuer systems have been updated and an actual PAN has been assigned to the payment account, the temporary PAN is no longer used in transactions involving that account holder. The result is a system and methods which allow account holders to use their new payment account substantially instantly after applying and being approved for the account.

[0013] Features of some embodiments of the present invention will be described by reference to FIG. **1**, which is a block diagram of a system **100** pursuant to some embodiments. As shown, the system **100** has a number of entities or devices which interact to allow a customer **102** (who has a mobile device **104**) to apply for, and be issued, a payment account which may be accessed by using the mobile device **104** to conduct purchase transactions using the newly-issued account. For example, system **100** may include one or more issuer systems **106**, an over-the-air (or "OTA") provisioning service **108**, a primary account number (or "PAN") mapping and account generation service **110**, and one or more mobile carrier networks **112**. Some of the systems or processes may be operated by, or on behalf of, one or more entities. For example, in some embodiments, the OTA provisioning service **108** and the PAN mapping/account generation service **110**, are operated by or on behalf of a payment network (e.g., such as the network operated by MasterCard International Incorporated). Some or all of the systems or entities may be in communication over networks such as the Internet, or private or secure networks.

[0014] Pursuant to some embodiments, a customer **102** may contact an issuer **106** to request the issuance of a payment account such that the payment account is accessible using a mobile device **104** associated with the customer. In some embodiments, the customer **102** may interact with the issuer **106** via one or more web sites or by contacting a customer service representative associated with the issuer **106**. However the contact is made, the customer **102** is guided through a registration process in which the customer selects a verification code that will be used in a mobile device **104**

personalization process. The customer **102** may also provide application information that is used by the issuer **106** to determine whether to issue a payment account to the customer **102**. This interaction between the issuer **106** and the customer **102** is identified as transaction "**1**" on FIG. **1**.

[0015] Upon completion of the registration transaction, the issuer **106** selects (or retrieves) a temporary PAN and assigns it to the customer's registration data. The issuer **106** transmits data elements associated with the transaction to an OTA provisioning service **108** (shown as transaction "**2**"). In some embodiments, the data elements are transmitted using a secure web service or other data protocol, such as a Simple Object Access Protocol ("SOAP") service. In particular, in some embodiments, the data passed from the issuer **106** to the OTA provisioning service **108** are provided in a request to provision a new account with the temporary PAN. The issuer **106** may also provide one or more risk data elements which the issuer may use to define transaction parameters in which transactions may be authorized. In some embodiments, the risk parameters are used only during the time period in which the temporary PAN is in use—as will be described further below, the risk parameters may be reset or turned off once the actual PAN has been set up in the issuer systems. For example, an issuer may determine that a customer should only be allowed to conduct transactions of less than $10 during the period before the actual PAN has been issued. Other risk parameters may also be used to further control the customer's ability to transact during the period before the actual PAN is issued. For example, an "overall transaction" limit might be specified (e.g., multiple transactions might not be allowed to exceed $100) and/or transaction type restrictions might be imposed (e.g., no on-line transactions might be permitted).

[0016] Upon receipt of the request to provision (or install) the payment application and account information in the customer's mobile device, the OTA provisioning service **108** begins creating a software package or applet for delivery to the customer's mobile device. **104**. First, however, a further message (transaction "**3**") is forwarded from the OTA provisioning service **108** to a PAN mapping/account generation service **110** so that a PayPass PAN (or "PPAN") may be assigned to the mobile device **104**. The PAN mapping/account generation service **110** assigns a PPAN to the device **104**, and also maps the newly-assigned PPAN to the temporary PAN provided by the issuer **106**. The mapping allows transactions involving the temporary PAN to be authorized, cleared and settled. Once the mapping has been established, the newly-assigned PPAN is returned to the OTA provisioning service **108** for inclusion in the software package to be installed on the mobile device **104**.

[0017] For example, the software package may contain the software code required to install the PPAN, the risk parameters (if any), and other application information in the mobile device **104**, so that the payment account may be utilized by the customer. The software package or applet may be, for example, delivered using the WAP protocol (e.g., using a WAP push message), Bearer Independent Protocol ("BIP"), or similar techniques.

[0018] Pursuant to some embodiments, the software package is delivered to the mobile device **104** over the mobile carrier **112** network associated with the mobile device **104** (transaction "**4**"). In some embodiments, when the mobile carrier **112** "pushes" the application to the mobile device **104** (at transaction "**5**"), the customer **102** may be asked to enter a verification code (selected or created during the customer's interaction with the issuer **106**) to confirm the customer's identity and to authorize the installation of the software. Once the identity of the customer **102** is established, the process of personalizing the mobile device **104** with the software (including the PPAN and the risk parameters) is initiated. Personalizing the mobile device **104** may also include storing one or more customer details. Once the personalization or loading of the payment application is complete, the customer **102** may use the mobile device **104** to complete payment transactions. Pursuant to embodiments of the present invention, the customer **102** instantly (or substantially instantly) is able to use the newly-issued payment account, despite the fact that the issuer **106** may not yet have issued an actual PAN for the account.

[0019] Pursuant to some embodiments, once the issuer **106** has updated their systems and has issued an actual PAN for the account (which will typically occur some period of time after transaction "**5**" has been completed, and possibly after the customer **102** has conducted one or more payment transactions using the account), the issuer **106** will transmit a request message (in transaction "**6**") to the PAN mapping/account generation service **110**. The request message is a request that the service **110** update the mapping database with the actual PAN to replace the temporary PAN previously mapped. Upon receipt of the request, the service **110** may update the mapping database to replace the temporary PAN with the actual PAN for the customer account. In some embodiments, the issuer **106** may also transmit (in transaction "**6**") a message to the OTA provisioning service **108** requesting that any risk parameters be reset or deleted from the mobile device **104**. If such a request is transmitted, the modifications to the risk parameters are transmitted (e.g., in a WAP push message) to the mobile device **104** via the mobile carrier **112** network associated with the mobile device **104** (shown as transactions "**7**" and "**8**" in FIG. **1**).

[0020] As a result, a cost effective and secure method may be provided for issuers to extend NFC products by issuing and enabling over-the-air personalization of approved NFC-enabled mobile phones. The over-the-air personalization may provide a secure transfer of the cardholder's payment account information, via a mobile network operator, into the cardholder's NFC-enabled mobile phone. The cardholder may then use his or her mobile phone as a standalone NFC payment device.

[0021] Reference is now made to FIG. **2** where a block diagram of a system **200** is shown. System **200** includes a number of components or entities which interact to allow a mobile device **204** to be used to conduct a payment transaction using a payment application stored in the mobile device **204** (e.g., such as the payment application which was provisioned as described in FIG. **1**). System **200** may be used to facilitate payment transactions involving a temporary PAN as well as an actual PAN. Transactions involving an actual PAN will not be described herein, as they involve existing techniques. Instead, system **200** will be described with respect to a transaction conducted using a temporary PAN. Transactions involving a temporary PAN may be conducted using a mobile device **204** during the time period after the mobile device **204** has been personalized (as described in conjunction with FIG. **1**) and before the issuer **206** has assigned and communicated an actual PAN (e.g., as described in transaction "**6**" of FIG. **1**).

That is, transactions involving temporary PANs may include transactions conducted just after the personalization has occurred.

[0022] Such a transaction may be initiated by the customer presenting their mobile device **204** at a merchant **214** to complete a purchase. For example, the mobile device **204** may be presented within range of a point of sale device having NFC capabilities. In such a transaction, the point of sale device communicates with the payment application installed in the mobile device **204** using NFC coupling pursuant to a payment standard (such as the PayPass® standard promulgated by MasterCard International Incorporated). In such a transaction, a series of messages (defined by the PayPass® standard) occur, and the point of sale device is provided with information including the PPAN stored in the mobile device **204**. In situations where the issuer **206** has also set one or more risk parameters, the risk parameters are also read. Transactions may be conducted either online (where the PPAN and transaction information are transmitted to the issuer **206** for authorization) or, in some embodiments, "offline" (where the transaction is authorized by the payment application in the mobile device without transmission of an authorization request to the issuer **206**).

[0023] In cases where online authorization is required, the authorization request message is transmitted from the point of sale device to the issuer **206** through a payment network **218**. Upon receipt of the authorization request message, the payment network **218** identifies the PPAN and requests a look up of the related PAN from the PAN mapping/account generation service **210**. As discussed above, where the issuer **206** has not yet issued an actual PAN, the look up will return the temporary PAN associated with the PPAN. The temporary PAN will be used to route the authorization request to the appropriate issuer **206** for decisioning.

[0024] In cases where the transaction is authorized offline, no authorization request is transmitted to the issuer **206**. Instead, the PPAN mapping occurs during clearing and settlement of the offline transaction. During the clearing and settlement, the payment network **218** requests a look up of the related PAN from the PAN mapping/account generation service **210** and replaces the PPAN with the temporary PAN so that the transaction may be settled against the temporary PAN. In this manner, both online and offline transactions for newly issued accounts may be reliably and efficiently authorized, cleared, and settled.

[0025] Reference is now made to FIG. **3**, where a process **300** for instantly issuing a payment account pursuant to some embodiments is described. Process **300** may be performed by a system such as the system **100** of FIG. **1**. For example, process **300** may be performed in response to a request by a customer to be issued a new payment account. Processing begins at **302** where a request for issuance of a payment account on the customer's mobile device is received. As discussed above, the request may be received by the customer via a Website interaction, by phone, or the like.

[0026] Processing continues at **304** where the issuer assigns a temporary PAN to the customer's request, and establishes any risk parameters (e.g., for use in controlling the authorization of transactions involving the temporary PAN). The temporary PAN and the risk parameters are provided, along with the customer data, to an OTA provisioning service (such as the service **108** of FIG. **1**). Processing continues at **306**, where the temporary PAN is mapped to a mobile PAN (e.g., such as a PayPass® PAN, or PPAN). The PPAN is provided to the provisioning service, and the provisioning service causes the mobile device to be personalized with the PPAN, risk parameters, and other related data at **208** so that the customer may use their mobile device in payment applications. As discussed above, the provisioning service may deliver the personalization information using a protocol such as WAP push. The result is an instantly-issued payment account that may be used by the customer almost immediately after submitting a request for a new payment account. As discussed above, once the issuer provisions an actual PAN, the actual PAN may be swapped for the temporary PAN for further use.

[0027] The above descriptions of processes herein should not be considered to imply a fixed order for performing the process steps. Rather, the process steps may be performed in any order that is practicable, including simultaneous performance of at least some steps.

[0028] FIG. **4** illustrates an overview of a personalization process **400** according to some embodiments. In particular, a consumer/cardholder associated with a mobile telephone **410** might initiate a registration/validation processor with a card issuer **420**. For example, the consumer might access a web site operated by issuer **420** and enter details, including his or her personal information, a model number of the mobile telephone **410**, a phone number of the mobile telephone **410**, and/or an indication of a mobile network operator associated with the telephone **410**. According to some embodiments, a one-time PIN or verification code may be established for the consumer during the registration process. Note that the registration process could instead be initiated and/or completed via a call to a Customer Service Representative ("CSR").

[0029] The card issuer **420** may validate the application may by the consumer, determine the validity of the request, and ensure that sufficient details about the application have been provided. The card issuer **420** may then send a personalization request to a provisioning service **440** (e.g., an over-the-air provisioning service associated with MasterCard) via a web service interface **430**. Once the provisioning service confirms that the data supplied by the issuer **420** is valid, the request may be re-packaged into a standard format and forwarded to a certified over-the-air vendor **450**. For example, the provisioning service **440** may transmit a personalization request to the over-the-air vendor **450** via a secure link and record the status (e.g., for later access by the issuer **420** for consumer care and troubleshooting purposes). According to some embodiments, if mapping is selected the provisioning service may obtain or create a PPAN and add it to a PAN mapping database. Note that a mapping service may let an issuer **420** implement dual account number structures. Moreover, multiple NFC-enabled handsets may be managed for a single account. The request transmitted from the provisioning service **440** to the over-the-air vendor **450** might include, for example, a record identifier, an issuer code, a PPAN, an expiration date (e.g., an expiration month and year), a mobile phone number and carrier identifier, a verification code (e.g., selected by the consumer during the registration process), and/or an encryption key for security purposes.

[0030] The over-the-air vendor **450** may initiate a Wireless Application Protocol (WAP) session via WAP push to the NFC handset **410** via the mobile network operator **460** using the mobile number that was registered by the consumer during the initial phase of the registration process. Note that the WAP push may allow WAP content to be pushed to the mobile handset **410** with minimal user intervention (e.g., the WAP push may be a specially encoded message that includes a link

to a WAP address). According to some embodiments, the consumer may later begin the personal process on the handset **410** and identify themselves as the registered owner of the handset **410** using an authentication Personal Identification Number (PIN) established during registration.

[0031] Once the personalization is completed, the consumer may initiate NFC payment transactions with the phone **410** at a retail outlet. That is, the process may culminate in a consumer's NFC-enabled handset **410** being personalized—in substantially real time—with his or her card details and an ability to use the handset **410** to complete transactions.

[0032] According to some embodiments, to complete the personalization of the secure element within the phone **410**, the issuer **420** may share key information with certified vendors. Note that the mobile over-the-air provisioning service **440** may leverage the security of a key management centre to help streamline the personalization of a NFC enabled payment device. According to some embodiments, a cryptographic management process includes a setup that begins with the issuer **420** delegating to the provisioning service **440** the use of an issuer master key.

[0033] Note that Card Security Code ("CSC"), Card Verification Value ("CSV"), and/or Card Verification Code ("CVC") delegation may be employed when issuers use NFC-enabled services for mapping and/or CVC pre-validation. When a personalization request is received, a call may derive the appropriate CVC from an issuer master key and the primary account number that is being personalized. The CVC may then be used to calculate dynamic CVC values when the NFC-enable device is used at a terminal. Note that a CVC may comprise a code algorithmically derived by a NFC-enabled card or device, and the code may be used by a magnetic stripe issuer to authenticate the NFC-enabled card or device initiating a transaction. Using in-house data generation may provide benefits including track data format definition, EMV data format definition, derivation of values necessary for dynamic CVC, derivation of values necessary for EMV card keys, a secure transport of data, and the security of the issuer master key stored in a key management centre. According to some embodiments, elements of the system may support Authorization Request Cryptogram (ARQC) validations.

[0034] FIG. **5** is a block diagram of a payment account apparatus **500** in accordance with some embodiments of the present invention. The apparatus **500** might, for example, comprise a platform or engine similar to the issuer system **106** illustrated in FIG. **1**. The apparatus **500** comprises a processor **510**, such as one or more INTEL® Pentium® processors, coupled to a communication device **520** configured to communicate via a communication network (not shown in FIG. **5**). The communication device **520** may be used to exchange insurance claim information, for example, with one or more consumers, over the air provisioning services, and/or PAN mapping/account generation services.

[0035] The processor **510** is also in communication with an input device **540**. The input device **540** may comprise, for example, a keyboard, a mouse, or computer media reader. Such an input device **540** may be used, for example, to receive information about consumers and/or associated payment account. The processor **510** is also in communication with an output device **550**. The output device **550** may comprise, for example, a display screen or printer. Such an output device **550** may be used, for example, to provide reports and/or display information associated with consumers, payment accounts, and/or risk parameters.

[0036] The processor **510** is also in communication with a storage device **530**. The storage device **530** may comprise any appropriate information storage device, including combinations of magnetic storage devices (e.g., hard disk drives), optical storage devices, and/or semiconductor memory devices such as Random Access Memory (RAM) devices and Read Only Memory (ROM) devices. The storage device **530** stores a program **515** for controlling the processor **510**. The processor **510** performs instructions of the program **515**, and thereby operates in accordance any embodiments of the present invention described herein. For example, the processor **510** may, receive a request for a new payment account and automatically assign a temporary PAN to the request. The processor **500** may also arrange to map the temporary PAN to a mobile PAN facilitate a personalization of a mobile device with the mobile PAN.

[0037] As used herein, information may be "received" by or "transmitted" to, for example: (i) the payment account apparatus **500** from other devices; or (ii) a software application or module within the payment account apparatus **500** from another software application, module, or any other source.

[0038] As shown in FIG. **5**, the storage device **530** also stores a primary account number database **600**. One example of such a database **600** that may be used in connection with the payment account apparatus **500** will now be described in detail with respect to FIG. **6**. The illustration and accompanying descriptions of the database presented herein are exemplary, and any number of other database arrangements could be employed besides those suggested by the figures. For example, different databases associated with different types of payment accounts or consumers might be associated with the apparatus **500**.

[0039] FIG. **6** is a tabular view of a portion of the new work primary account number database **600** in accordance with some embodiments of the present invention. The table includes entries associated with consumers how have requested to use a mobile device to complete purchase transactions. The table also defines fields **602**, **604**, **606**, **608**, **610** for each of the entries. The fields specify: a consumer identifier **602**, a temporary PAN **604**, a mobile PAN **606**, an actual PAN **608**, and one or more risk parameters **610**. The information in the database **600** may be periodically created and updated based on information received from consumers and/or when actual PANs are assigned to consumers.

[0040] The consumer identifier **602** might be, for example, an alphanumeric code that uniquely identifies a consumer who has requested that his or her mobile device be enabled to complete purchase transactions. The temporary PAN **604** might be selected, for example, from a set of potential temporary PANs before an actual PAN can be established in response to the consumer's request. The mobile PAN **606** may initially be mapped to the temporary PAN **604**. The actual PAN **608** may subsequently be assigned to the consumer (and may replace the temporary PAN **604**). The risk parameters **610** might represent, for example, restrictions placed on the consumer and payment account before an actual PAN **608** is assigned to his or her request.

[0041] Note that a provisioning service might perform functions other than an initial personalization of a mobile phone. For example, a provisioning service might arrange for a mobile phone to be associated with a funding account (e.g.,

by creating a PPAN and mapping the PPAN to a provided funding account in an account management system), update an NFC-enabled payment account (e.g., to update an expiration month and/or year), disable the payment application on the mobile phone (without or without removing the personalization details), and/or retrieve a transaction event history associated with a particular mobile phone number.

[0042] Thus, embodiments may provide an over-the-air provision service that delivers to issuers a capability to provision mobile handsets with NFC payment credentials over wireless networks. Moreover, a web services interface may be established for issuers to initiate provisioning and to receive provisioning lifecycle information. A standardized web services interface from a provisioning service to Trusted Service Managers (TSMs) may execute the provisioning into cardholder handsets (e.g., via dynamic, intelligent routing to multiple TSMs). According to some embodiments, end-to-end security certification may be provided for the real-time performance of provisioning transactions initiated by cardholders.

[0043] Although the present invention has been described in connection with specific exemplary embodiments, it should be understood that various changes, substitutions, and alterations apparent to those skilled in the art can be made to the disclosed embodiments without departing from the spirit and scope of the invention as set forth in the appended claims.

What is claimed is:

1. An apparatus for issuing a payment account for use in a mobile device, comprising:
- a communication element to transmit and receive data to be exchanged via a network;
- a processor coupled to the communication device; and
- a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:
  - receive a request for a new payment account,
  - automatically assign a temporary payment account number ("PAN") to the request,
  - map the temporary PAN to a mobile PAN, and
  - facilitate a personalization of the mobile device with the mobile PAN.

2. The apparatus of claim **1**, wherein the storage device further stores instructions adapted to be executed by said processor to:
- assign at least a first risk parameter to the request, and
- personalize the mobile device with the at least first risk parameter.

3. The apparatus of claim **2**, wherein the at least first risk parameter is associated with at least one of: (i) a single transaction amount, (ii) an overall transaction amount, or (iii) a transaction type.

4. The apparatus of claim **2**, wherein the storage device further stores instructions adapted to be executed by said processor to:
- after personalization of the mobile device, receive an actual PAN, and
- map the actual PAN to the mobile PAN.

5. The apparatus of claim **4**, wherein the storage device further stores instructions adapted to be executed by said processor to:
- facilitate an update of said mobile device by resetting said at least first risk parameter.

6. The apparatus of claim **1**, wherein the mobile device is associated with at least one of: (i) a wireless telephone, or (ii) a personal digital assistant, and further comprising:
- facilitating execution of a transaction at a point of sale device using the temporary PAN.

7. The apparatus of claim **1**, wherein personalization of the mobile device is performed using a wireless application protocol push process or Bearer Independent Protocol (BIP).

8. A method for instantly issuing a payment account for use in a mobile device, comprising:
- receiving at a processor a request for a new payment account;
- automatically assigning, by the processor, a temporary payment account number ("PAN") to the request;
- mapping the temporary PAN to a mobile PAN; and
- transmitting data to facilitate a personalization of the mobile device with the mobile PAN.

9. The method of claim **8**, further comprising:
- assigning at least a first risk parameter to the request; and
- personalizing the mobile device with the at least first risk parameter.

10. The method of claim **9**, wherein the at least first risk parameter is associated with at least one of: (i) a single transaction amount, (ii) an overall transaction amount, or (iii) a transaction type.

11. The method of claim **9**, further comprising:
- after said personalizing the mobile device, receiving an actual PAN; and
- mapping the actual PAN to the mobile PAN.

12. The method of claim **11**, further comprising:
- updating said mobile device by resetting said at least first risk parameter.

13. The method of claim **8**, wherein the mobile device is associated with at least one of: (i) a wireless telephone, or (ii) a personal digital assistant.

14. The method of claim **8**, wherein personalization of the mobile device is performed using a wireless application protocol push process or Bearer Independent Protocol (BIP).

15. A system, comprising:
- an issuer system to receive, from a customer associated with a mobile device, a request to use the mobile device as a near-field communications (NFC) enabled purchasing token, wherein the issuer system is to select and transmit a temporary payment account number (PAN) for the user;
- an over the air provisioning service to receive the temporary PAN from the issuer system, wherein the over the air provisioning service is to transmit a message requesting a NFC identifier; and
- a PAN mapping/account generation service to receive the request from the over the air provisioning service.

16. The system of claim **15**, further comprising a mobile carrier between the over the air provisioning service and the mobile device.

17. The system of claim **16**, wherein a personalization of the mobile device is performed by t he mobile carrier using a wireless application protocol push process or Bearer Independent Protocol (BIP).

18. The system of claim **15**, wherein the issuer system further provides at least one risk parameter to the over the air provisioning service in connection with the temporary PAN.

19. The system of claim **15**, wherein the mobile device is associated with at least one of: (i) a wireless telephone, or (ii) a personal digital assistant.

20. The system of claim **15**, wherein the temporary PAN is subsequently replaced with an actual PAN.

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