TITLE: Systems and methods for performing wireless financial transactions

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Abstract

A secure computing module (SCM) is configured for connection with a host device. The SCM includes a processor for performing secure processing operations, a host interface for coupling the processor to the host device, and a memory connected to the processor wherein the processor logically isolates at least some of the memory from access by the host device. The SCM also includes a proximate-field wireless communicator connected to the processor to communicate with another SCM associated with another host device. The SCM generates a secure digital signature for a financial transaction package and communicates the package and the signature to the other SCM using the proximate-field wireless communicator. Financial transactions are performed from person to person using the secure digital signature of each person's SCM and possibly message encryption. The digital signatures and transaction details are communicated to appropriate financial organizations to authenticate the transaction parties and complete the transaction.

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