ABSTRACT OF THE DISCLOSURE

MULTI-DEVICE AUTHENTICATION PROCESS AND SYSTEM UTILIZING CRYPTOGRAPHIC TECHNIQUES

In a system for verifying transactions, when a user with a portable communication device nears a resource provider location, the portable communication device provides an indication to a transaction processing system of its proximity to the location. The portable communication device then provides a universally unique identifier (UUID) of a base station of the resource provider to the transaction processing system, which generates a hash using the UUID and a primary account number (PAN) of a portable transaction device that is associated with the portable communication device. When the user conducts a transaction with the portable transaction device at the provider, the provider generates a separate hash from the UUID and the PAN and sends the hash to the transaction processing system. A match between the hashes is taken into account as a positive indicator that the transaction is not fraudulent and the resource provider is complying with the system.

FIG. 1