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- (54) **Title:** PROVISIONING INITIATED FROM A CONTACTLESS DEVICE

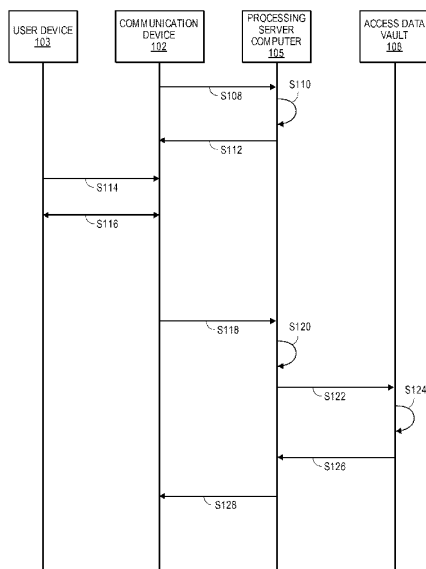


FIG. 5

- (57) **Abstract:** A method is disclosed. The method includes generating an initialization request message to provision access data, transmitting the initialization request to a server computer, and receiving, by the communication device, a dynamic data element from the server computer. The method also includes performing a message exchange process with a user device, wherein a cryptogram is received from the user device by the communication device during the message exchange process. The method also includes transmitting a provisioning request message including a user device identifier and the cryptogram to the server computer. The method also includes receiving, by the communication device, the access data.

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