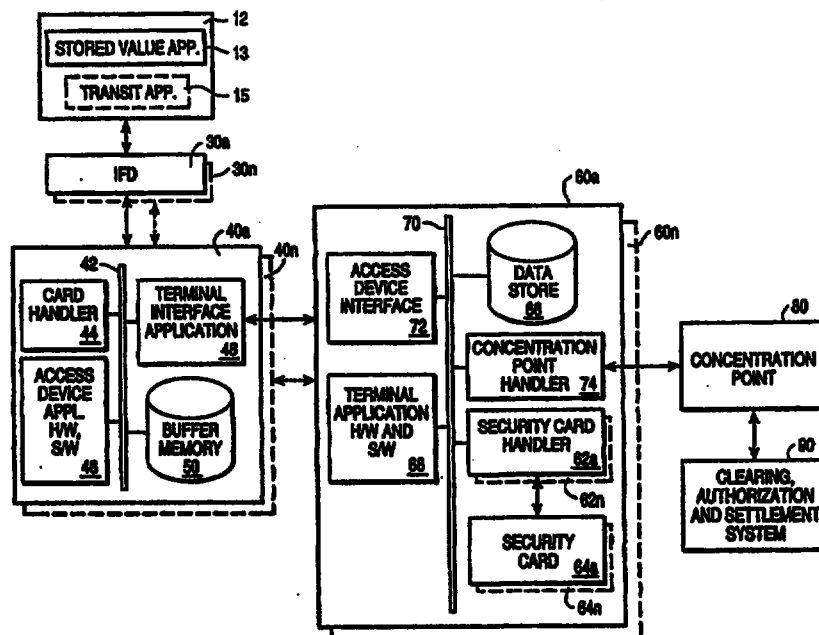


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(54) Title: SYSTEM AND METHOD FOR FAST SMART CARD TRANSACTIONS



(57) Abstract

A method for using a smart card to gain access through an access device upon payment of a value (V) is performed by first operatively coupling the card to the access device. The access device reads a first and a second set of data from the card, and performs a first authentication process on the first set of data. Access is permitted if the first authentication process meets a required condition. Access is denied otherwise. If access is permitted, the second set of data is stored in the access device for further processing, including a second authentication process which operates on the first and second sets of data.