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(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).

(72) Inventors: **DRECHSLER, Kyle Joseph**; 300 Coleridge Street, San Francisco, California 94110 (US). **JONES, Christopher**; 111 Almenar Drive, Greenbrae, California 94904 (US). **VENKAT, Gayathri**; 10405 Cambria Coast Run, Austin, Texas 78717 (US). **SHENKER, Gavin**; 1568 N. Beverly Glen Boulevard, Los Angeles, California 90077 (US). **LEYVA, Raul**; 2913 Cedar Crest Circle, Round Rock, Texas 78665 (US). **SARMA, Janardana**; 900 Metro Center Boulevard, Foster City, California 94404 (US). **LAVENDER, Phillip**; 1111 Lord Nelson Lane, Foster City, California 94404 (US). **MOVAHEDIAN, Leila**; 900 Metro Center Boulevard, Foster City, California 94404 (US). **LOPEZ, Eduardo**; 65 La Loma Drive, Menlo Park, CA 94025 (US). **ROY, Pinesh**; 7 East Court Lane, Foster City, CA 94404 (US).

(54) Title: TECHNIQUES FOR TOKEN PROXIMITY TRANSACTIONS

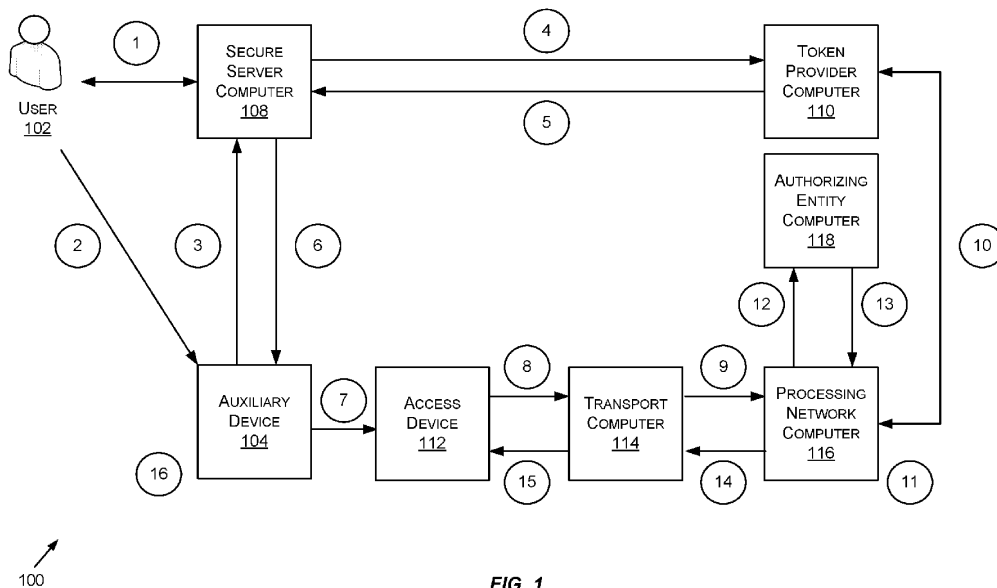


FIG. 1

(57) Abstract: Systems and methods are provided to enable a user to conduct a transaction using their credentials stored on a secure server computer (e.g., a computer associated with a partner such as another merchant) by merely presenting their authentication data at a physical location via an auxiliary device. An auxiliary device may be provided for interfacing with a partner's backend server (e.g., the secure server computer). In some embodiments, biometric authentication may provide a mechanism for a true seamless and potentially frictionless (in the case of modalities that do not require physical contact) interaction. Payment can occur without any need for a card, phone, wearable, or any other user device as long as the auxiliary device is able to recognize the user and retrieve a credential that can be linked to that user.

[Continued on next page]

(74) **Agent: RICKETT, Cynthia H.** et al.; Kilpatrick Townsend & Stockton LLP, Mailstop: IP Docketing - 22, 1100 Peachtree Street, Suite 2800, Atlanta, Georgia 30309 (US).

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