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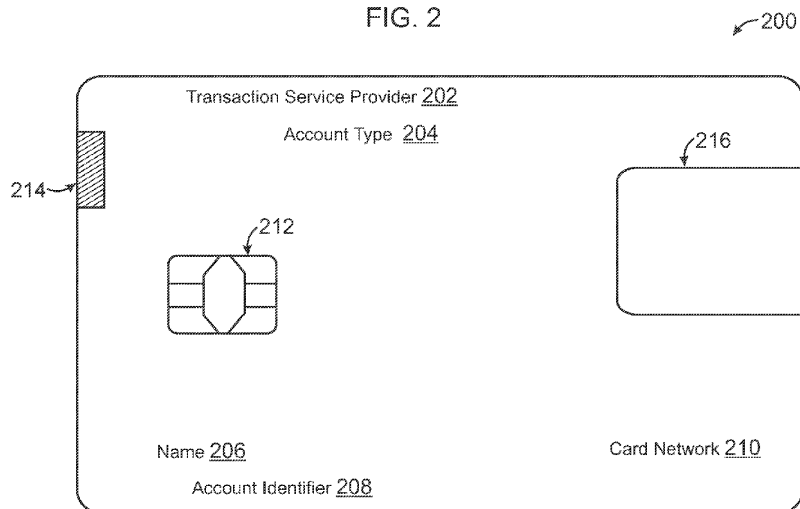


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(54) Title: MULTIFACTOR AUTHENTICATION THROUGH CRYPTOGRAPHY-ENABLED SMART CARDS

FIG. 2



(57) Abstract: There are provided systems and methods for multifactor authentication through cryptography-enabled smart cards. A user may engage in transactions or other online interactions that may require multifactor authentication, such as by providing a secondary or further piece of evidence or information that is used to more securely trust the user and that they are not another malicious user. The user may utilize a physical card that includes a microchip embedded to a surface, where the microchip includes a key or other cryptographic signing function to be able to be scanned and digitally sign a request for authentication from a computing device. A user's computing device may then be brought into close proximity to the microchip when a request to scan the card's microchip is received. The user's computing device may then use wireless signals to activate the microchip and perform a multifactor authentication.

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