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(54) Title: PAYMENT DEVICE WITH INTEGRATED CHIP

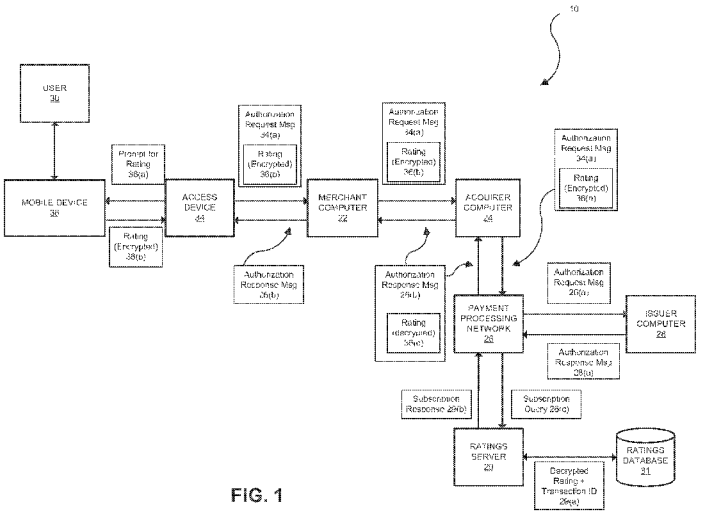


FIG. 1

(57) Abstract: A method is disclosed. It includes presenting a portable consumer device to an access device, obtaining additional data, encrypting the additional data, and passing the encrypted additional data to the access device.

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