CLAIMS

1. A method, comprising:

performing at least one verification operation by an application executing on a processor of a client device in communication with a contactless card using near field communication (NFC), wherein performing the at least one verification operation comprises:

receiving, by the application, encrypted data from the contactless card using NFC, wherein the encrypted data is based on a diversified key of the contactless card, wherein the diversified key is based on a counter value of the contactless card;

transmitting, by the application, the encrypted data to a server, wherein the counter value changes each time data is exchanged between the contactless card and the server; and

receiving, by the application from the server, an indication that the server decrypted the encrypted data based on an instance of the diversified key generated by the server, wherein the instance of the diversified key is based on an instance of the counter value stored by the server;

responsive to performing the at least one verification operation, receiving, by the client device from the contactless card, a steganographic image, wherein the steganographic image includes an image of a government issued identification steganographically encoded with a fingerprint template; and

authenticating a user associated with the client device based on the steganographic image.

2. The method of claim 1, further comprising:

creating the steganographic image based on a certification of the image of the government issued identification, wherein the certification certifies the image of the government issued identification as authentic.

3. The method of claim 1, wherein the authenticating comprises:

receiving, from a scanning device, a fingerprint scan of a finger of the user;

extracting a scanned fingerprint template from the fingerprint scan; and

comparing the scanned fingerprint template to the received fingerprint template for a match.

4. The method of claim 1, wherein performing the at least one verification operation further comprises:

receiving, by the application from the contactless card, a public key of a key pair of the contactless card and a user identification, the user identification including the steganographic image;

instructing, by the application, generation of a digital signature by the card using a private key of the key pair of the card;

receiving the digital signature from the card; and

verifying the digital signature using the public key.

5. The method of claim 4, further comprising:

comparing a first application user credential with a stored second application user credential, the stored second application user credential being associated with a user identity, wherein the performing of the at least one verification operation is responsive to finding a match between the first application user credential and the stored second application user credential.

6. The method of claim 4, wherein performing the at least one verification operation further comprises:

determining if a transaction associated with NFC communication with a transaction device exceeds a monetary threshold amount; and

if the transaction exceeds the monetary threshold amount, perform an additional security confirmation measure, and

if the transaction does not exceed the monetary threshold amount, receive a message that the user has been authenticated at the transaction device.

7. The method of claim 6, wherein performing the additional security confirmation measure comprises:

scanning a finger of the user associated with the fingerprint template using a scanning device to extract a scanned fingerprint template from the user;

transmitting the scanned fingerprint template and the received fingerprint template to the server;

comparing, at the server, the scanned fingerprint template to the received fingerprint template for a match; and

receiving, at the transaction device and from the server, an indication confirming the match.

8. The method of claim 1, wherein performing the at least one verification operation further comprises:

determining, by the application, that the user has initiated a transaction with a transaction device to identify the user, wherein the diversified key is further based on a master key of the contactless card, wherein the instance of the diversified key generated by the server is further based on an instance of the master key stored by the server, wherein the counter value of the contactless card is synchronized with the instance of the counter value stored by the server.

9. An apparatus, comprising:

a processor circuit; and

a memory storing instructions which when executed by the processor circuit, cause the processor circuit to:

perform at least one verification operation by an application executing on the processor circuit in communication with a contactless card using near field communication (NFC), the instructions to perform the at least one verification operation further comprising instructions to:

receive, by the application, encrypted data from the contactless card using NFC, wherein the encrypted data is based on a diversified key of the contactless card, wherein the diversified key is based on a counter value of the contactless card;

transmit, by the application, the encrypted data to a server, wherein the counter value changes each time data is exchanged between the contactless card and the server; and

receive, by the application from the server, an indication that the server decrypted the encrypted data based on an instance of the diversified key generated by the server, wherein the instance of the diversified key is based on an instance of the counter value stored by the server; and

responsive to performing the at least one verification operation, receive, by the application from the contactless card, a steganographic image to authenticate a user, wherein the steganographic image includes an image of a government issued identification steganographically encoded with a fingerprint template.

10. The apparatus of claim 9, wherein the steganographic image is based on a certification of the image of the government issued identification, the memory storing instructions which when executed by the processor circuit, cause the processor circuit to:

receive, from a scanning device, a fingerprint scan of a finger of the user;

extract a scanned fingerprint template from the fingerprint scan; and

determine, based on a comparison, that the scanned fingerprint template and the received fingerprint template match to authenticate the user.

11. The apparatus of claim 10, wherein the instructions to perform the at least one verification operation further comprise instructions to:

receive, by the application from the contactless card, a public key of a key pair of the contactless card and a user identification, the user identification including the steganographic image;

receive, by the application, a digital signature generated by the card using a private key of the key pair of the card; and

verify the digital signature using the public key.

12. The apparatus of claim 11, the memory storing instructions which when executed by the processor circuit, cause the processor circuit to:

compare a first application user credential with a stored second application user credential, the stored second application user credential being associated with a user identity, wherein the performing of the at least one verification operation is responsive to finding a match between the first application user credential and the stored second application user credential.

13. The apparatus of claim 9, the memory storing instructions which when executed by the processor circuit, cause the processor circuit to:

receive, by the application and from the contactless card, a public key of a key pair of the contactless card and a user identification, the user identification including the steganographic image;

receive, by the application, a digital signature generated by the card using a private key of the key pair of the card;

verify the digital signature using the public key;

determine if a transaction associated with NFC communication with a transaction device exceeds a monetary threshold amount; and

if the transaction exceeds the monetary threshold amount, perform an additional security confirmation measure, and

if the transaction does not exceed the monetary threshold amount, receive a message that the user has been authenticated at the transaction device.

14. The apparatus of claim 9, wherein the instructions to perform the at least one verification operation further comprise instructions to:

determine, by the application, that the user has initiated a transaction with a transaction device to identify the user, wherein the diversified key is further based on a master key of the contactless card, wherein the instance of the diversified key generated by the server is further based on an instance of the master key stored by the server, wherein the counter value of the contactless card is synchronized with the instance of the counter value stored by the server.

15. A computer-readable storage medium comprising computer-readable instructions executable by a processor circuit to cause the processor circuit to:

perform at least one verification operation by an application executing on the processor circuit in communication with a contactless card using near field communication (NFC), the instructions to perform the at least one verification operation further comprising instructions to:

receive, by the application, encrypted data from the contactless card using NFC, wherein the encrypted data is based on a diversified key of the contactless card, wherein the diversified key is based on a counter value of the contactless card;

transmit, by the application, the encrypted data to a server, wherein the counter value changes each time data is exchanged between the contactless card and the server; and

receive, by the application from the server, an indication that the server decrypted the encrypted data based on an instance of the diversified key generated by the server, wherein the instance of the diversified key is based on an instance of the counter value stored by the server; and

responsive to performing the at least one verification operation, receive, by the application from the contactless card, a steganographic image to authenticate a user, wherein the steganographic image includes an image of a government issued identification steganographically encoded with a fingerprint template.

16. The computer-readable storage medium of claim 15, wherein the steganographic image is based on a certification of the image of the government issued identification, the medium comprising instructions executable by the processor circuit to cause the processor circuit to:

receive, from a scanning device, a fingerprint scan of a finger of the user;

extract a scanned fingerprint template from the fingerprint scan; and

determine, based on a comparison, that the scanned fingerprint template and the received fingerprint template match to authenticate the user.

17. The computer-readable storage medium of claim 16, the instructions to perform the at least one verification operation further comprising instructions to:

receive, by the application from the contactless card, a public key of a key pair of the contactless card and a user identification, the user identification including the steganographic image;

receive, by the application, a digital signature generated by the card using a private key of the key pair of the card; and

verify the digital signature using the public key.

18. The computer-readable storage medium of claim 17, comprising instructions executable by the processor circuit to cause the processor circuit to:

compare a first application user credential with a stored second application user credential, the stored second application user credential being associated with a user identity, wherein the performing of the at least one verification operation is responsive to finding a match between the first application user credential and the stored second application user credential.

19. The computer-readable storage medium of claim 15, the instructions to perform the at least one verification operation further comprising instructions to:

receive, by the application and from the contactless card, a public key of a key pair of the contactless card and a user identification, the user identification including the steganographic image;

instruct, by the application, generation of a digital signature by the card using a private key of the key pair of the card;

receive the digital signature from the card;

verify the digital signature using the public key;

determine if a transaction associated with NFC communication with a transaction device exceeds a monetary threshold amount; and

if the transaction exceeds the monetary threshold amount, perform an additional security confirmation measure, and

if the transaction does not exceed the monetary threshold amount, receive a message that the user has been authenticated at the transaction device.

20. The computer-readable storage medium of claim 15, the instructions to perform the at least one verification operation further comprising instructions to:

determine, by the application, that the user has initiated a transaction with a transaction device to identify the user, wherein the diversified key is further based on a master key of the contactless card, wherein the instance of the diversified key generated by the server is further based on an instance of the master key stored by the server, wherein the counter value of the contactless card is synchronized with the instance of the counter value stored by the server.