

WHAT IS CLAIMED IS:

1. A method comprising:
 - receiving, by a user device from an access device, an available applications request message in an interaction;
 - identifying, from memory of the user device, a first application and a second application;
 - transmitting, by the user device to the access device, an available applications response message comprising an application list comprising the first application and the second application, the application list being ordered according to a first priority and a second priority to indicate a preference for the access device to use the first application over the second application to process the interaction;
 - receiving, by the user device from the access device, a selection of the first application;
 - receiving, at the first application of the user device, contextual data associated with a transaction;
 - determining that the contextual data is consistent or not consistent with user device data stored in memory of the user device; and
 - processing the transaction using the second application.
2. The method of claim 1, wherein determining that the contextual data is consistent or not consistent with the user device data comprises determining that the contextual data is consistent with the user device data, and wherein the method further comprises:
 - transmitting, by the user device, data indicative of a rejection to use the first application to the access device to process the transaction.
3. The method of claim 1, wherein the application list is an initial application list, and wherein the method further comprises:
 - receiving, by the user device from the access device, a subsequent available applications request message;
 - transmitting, by the user device, a subsequent list comprising the first application and the second application, the subsequent list indicating that the second application should be processed by the access device before the first application.

4. The method of claim 1, wherein the application list is an initial application list, and wherein the method further comprises:

receiving, by the user device from the access device, a subsequent available applications request message which does not include the first application;
and

transmitting, by the user device, a subsequent list comprising the second application and not the first application.

5. The method of claim 1, wherein determining that the contextual data is not consistent with the user device data stored in the memory comprises determining that the contextual data is not the same as the user device data stored in the memory.

6. The method of claim 1, further comprising:
identifying a value for a flag stored in volatile memory of the user device, and responsive to the value of the flag, transmitting the application list to the access device.

7. The method of claim 1, wherein the application list includes application identifiers for applications in the application list.

8. The method of claim 1, wherein the applications in the applications list comprise applications data that allow a user of the user device to access different locations via different access devices.

9. The method of claim 1, wherein the contextual data comprises an identifier for a geographic location of the access device.

10. The method of claim 1, wherein the available applications request message is a first available applications request message, and the application list is a first list of available applications, and wherein the method further comprises:

receiving, from the access device, a second available applications request message; and

transmitting, by the user device to the access device, a second list of available applications.

11. The method of claim 11, wherein the second list of available applications does not comprise the first application.

12. The method of claim 11, wherein the second list of available applications lists the first application and the second application, but lists a preference to use the second application before using the first application.

13. The method of claim 1, wherein the available applications request message and the available applications response message are respectively transmitted using a near-field communication (NFC) protocol.

14. The method of claim 1, wherein determining that the contextual data is consistent or not consistent with the user device data comprises determining that the contextual data is not consistent with the user device data, and wherein the method further comprises:

transmitting, by the user device, data indicative of a rejection to use the first application to the access device to process the transaction, whereby causing the access device to select the second application and transmit a subsequent selection of the second application to the user device; and

receiving, by the user device, the subsequent selection of the second application by the access device.

15. A user device comprising:
a processor; and
a non-transitory computer readable medium comprising instructions that cause the processor to perform the steps of:

receiving, by a user device from an access device, an available applications request message in an interaction;

identifying, from memory of the user device, a first application and a second application;

transmitting, by the user device to the access device, an available applications response message comprising an application list comprising the first application and the second application, the application list being ordered according to a first priority and a second priority to indicate a preference for the access device to use the first application over the second application to process the interaction;

receiving, by the user device from the access device, a selection of the first application;

receiving, at the first application of the user device, contextual data associated with a transaction;

determining that the contextual data is consistent or not consistent with user device data stored in memory of the user device; and

processing the transaction using the second application.

16. The user device of claim 15, further comprising a contactless element coupled to the processor.

17. The user device of claim 15, further comprising a memory storing a flag, which causes the user device to transmit the application list to the access device.

18. The user device of claim 15, wherein the user device is in the form of a card.

19. A system comprising:

a user device comprising a processor and a non-transitory computer readable medium comprising instructions that cause the processor to perform the steps of:

receiving, by a user device from an access device, an available applications request message in an interaction,

identifying, from memory of the user device, a first application and a second application,

transmitting, by the user device to the access device, an available applications response message comprising an application list comprising the first application and the second application, the application list being ordered according

to a first priority and a second priority to indicate a preference for the access device to use the first application over the second application to process the interaction,

receiving, by the user device from the access device, a selection of the first application,

receiving, at the first application of the user device, contextual data associated with a transaction,

determining that the contextual data is consistent or not consistent with user device data stored in memory of the user device, and

processing the transaction using the second application; and

the access device.

20. The system of claim 19, wherein the user device, wherein the available applications request message and the available applications response message are Application Protocol Data Unit (APDU) messages.