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(54) Title: OFFLINE INTERACTION SYSTEM AND METHOD

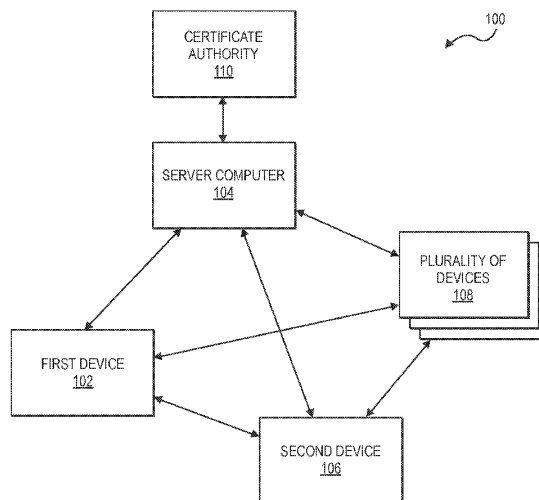


FIG. 1

(57) Abstract: A method includes a first device receiving, from a second device, an interaction request message comprising an amount and a second device certificate. The first device can verify the second device certificate using a server computer public key corresponding to a server computer private key. A trusted application in a secure element of the first device can determine whether or not the amount is less than an offline amount stored in the secure element. If the amount is less than the offline amount, the trusted application can determine an updated offline amount based on the amount. The trusted application can generate an interaction response message comprising the amount and a trusted application certificate. The first device can then provide the interaction response message to the second device.

[Continued on next page]

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