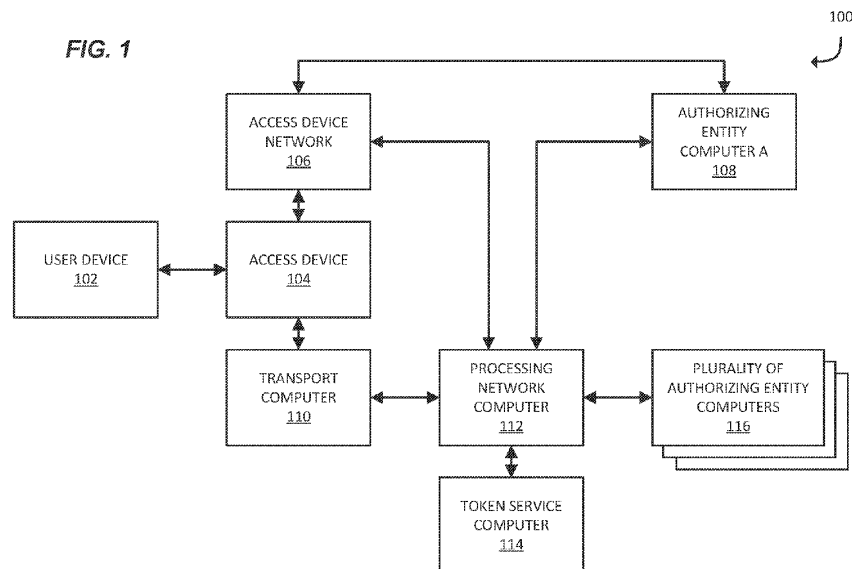




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- (71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).
- (72) Inventor: **PATTERSON, Barbara**; P.O. Box 8999, San Francisco, California 94128 (US).
- (74) Agent: **JEWIK, Patrick et al.**; 1100 Peachtree Street, NE Suite 2800, Atlanta, Georgia 30309 (US).
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(54) Title: TOKEN PROCESSING WITH SELECTIVE DE-TOKENIZATION FOR PROXIMITY BASED ACCESS DEVICE INTERACTIONS



(57) Abstract: A method includes providing an initial communication, by an access device to a user device. The access device can receive the user identifier and the access token and receive a secret associated with the user. The access device can determine, using the user identifier and/or the access token, if the transaction is authorized by an authorizing entity computer associated with the access device or by an authorizing entity not associated with the access device. If the transaction is authorized by the authorizing entity computer associated with the access device, the access device can transmit an authorization request message comprising the user identifier, the secret, and the access token to the authorizing entity computer. The authorizing entity computer validates the secret, retrieves a real credential of the user using the user identifier, and authorizes the transaction.

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