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- (54) Title: ACCESSING AND UTILIZING MULTIPLE LOYALTY POINT ACCOUNTS

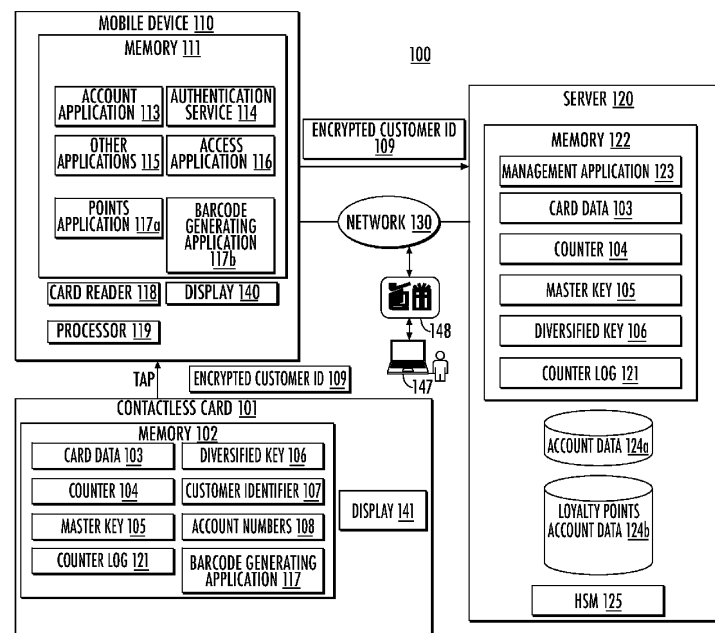


FIG. 1

(57) Abstract: Various embodiments are generally directed to utilizing an offline and/or online verification or authentication protocol to access, redeem, or otherwise utilize multiple loyalty points and loyalty accounts. A method for utilizing various loyalty points includes: determining that a user is requesting access to a loyalty points account database, receiving encrypted data generated based on a cryptographic algorithm and a diversified key, receiving a verification of the user, the verification including verifying a data combination that includes the encrypted data, where a server associated with the issuer may decrypt the data combination based on the cryptographic algorithm and the diversified key, responsive to receiving the verification of the user, accessing the database associated with a loyalty points account of the user, and authorizing a redemption of a plurality of loyalty points associated with the loyalty points account.

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