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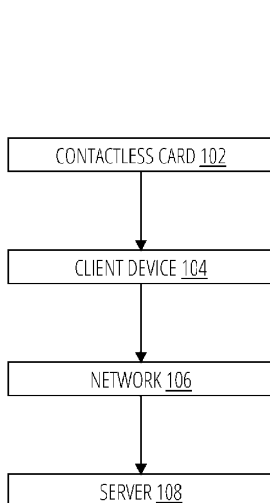


FIG. 1

(57) Abstract: Systems and methods for enhanced security to log in to a mobile application are provided. A short-range communication antenna of a mobile device can receive a cryptogram from a contactless card, and a processor of the mobile device can verify the cryptogram to identify a customer account associated with the contactless card and verify that a phone number of the mobile device is associated with the customer account. Then, a user interface device of the mobile device can receive enhanced security input data, and the processor of the mobile device can verify that the enhanced security input data matches enhanced security record data associated with the customer account. When the cryptogram, the phone number of the mobile device, and the enhanced security input data have been verified, systems and methods disclosed here can log in to a mobile application running on the mobile device to access the customer account.

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