

ABSTRACT OF THE DISCLOSURE

ENCRYPTION KEY EXCHANGE PROCESS USING ACCESS DEVICE

Encryption key exchange processes are disclosed. A disclosed method includes initiating communication between a portable communication device including a token and a first limited use encryption key, and an access device. After communication is initiated, the portable communication device receives a second limited use key from a remote server via the access device. The portable communication device then replaces the first limited use key with the second limited use key. The second limited use key is thereafter used to create access data such as cryptograms that can be used to conduct access transactions.

FIG. 4