

SYSTEM AND METHOD OF CONDUCTING AN AUTHENTICATION TRANSACTION

5 ABSTRACT

A system and method of conducting an authentication transaction; and a near field communication (NFC) enabled mobile device for conducting the authentication transaction. The method includes the steps of: storing data
10 associated with one or more authentication certificates in a secure element of the NFC enabled mobile device; sending the data associated with the one or more authentication certificates from the NFC enabled mobile device to a server via a NFC enabled transceiver; verifying the authenticity of the one or more authentication certificates at the server; and upon successful authentication,
15 sending transaction data from the server to the NFC enabled mobile device via the NFC enabled transceiver.

Figure 3