

CLAIMS

1. A method for verification of a bearer of a credential device at a device reader, the method comprising:

5 establishing a digital communication channel between the device reader and the credential device;

determining, by the device reader, a set of verification options for the bearer and providing the set of verification options to the credential device over the digital communication channel;

10 receiving a verification option selected from the set of verification options by the credential device; and

verifying the bearer of the credential device in accordance with the selected verification option.

15 2. The method according to claim 1, wherein the credential device is a contactless payment device operating according to EMV protocols.

3. The method according to claim 2, wherein the verification options are cardholder verification methods.

20 5. The method according to claim 3, wherein the cardholder verification methods comprise: no cardholder verification method, consumer device cardholder verification method, online PIN and cardholder signature.

5 25 The method according to claim 2, wherein the device reader provides a list of cardholder verification methods with a command to provide an application cryptogram,

and the payment device provides a chosen cardholder verification method with the application cryptogram.

6. The method according to claim 5, wherein the device reader modifies transaction
5 data from that sent to the contactless payment device in the command to generate the application cryptogram dependent on the chosen cardholder verification method.

7. The method according to claim 6, wherein the device reader modifies the transaction data if the cardholder verification method requested is for an online PIN.

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8. The method according to claim 1, wherein the device reader provides a list of verification options, and wherein the credential device selects a first verification option in the list supported by the credential device.

15 9. A method at a credential device to support verification of a bearer of the credential device at a device reader, the method comprising:

establishing a digital communication channel between the credential device and the device reader;

20 receiving from the device reader a set of verification options for the bearer over the digital communication channel; and

selecting a verification option from the set of verification options and communicating the selected verification option to the device reader for verifying the bearer of the credential device in accordance with the selected verification option.

25 10. The method according to claim 9, wherein the credential device is a payment

device.

11. The method according to claim 10, wherein the payment device is a contactless payment device.

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12. The method according to claim 11, wherein the contactless payment device is a payment card.

13. The method according to claim 10, wherein the payment device operates
10 according to EMV protocols and the verification options are cardholder verification methods.

14. The method according to claim 13, wherein the device reader provides a list of
cardholder verification methods with a command to provide an application cryptogram,
15 and the payment device provides a chosen card verification method with the application cryptogram.

15. The method according to claim 13, wherein the cardholder verification methods
comprise: no cardholder verification method, consumer device cardholder verification
20 method, online PIN and cardholder signature.

16. The method according to claim 9, wherein the device reader provides a list of
verification options, and wherein the credential device selects a first verification option in
the list supported by the credential device.

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17. A credential device configured to support verification of a bearer of the credential device at a device reader, the credential device comprising:

an application processor;

one or more memories associated with the application processor; and

5 an application stored at the one or more memories that when executed by the application processor direct the credential device to:

establish a digital communication channel between the credential device and the device reader;

10 receive from the device reader a set of verification options for the bearer over the digital communication channel; and

select a verification option from the set of verification options and communicate the selected verification option to the device reader for verifying the bearer of the credential device in accordance with the selected verification option.

15 18. The credential device of claim 17, wherein the credential device is a passive device.

19. The credential device of claim 18, wherein the credential device is a contactless payment device.

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20. The credential device of claim 19, wherein the credential device is a payment card.