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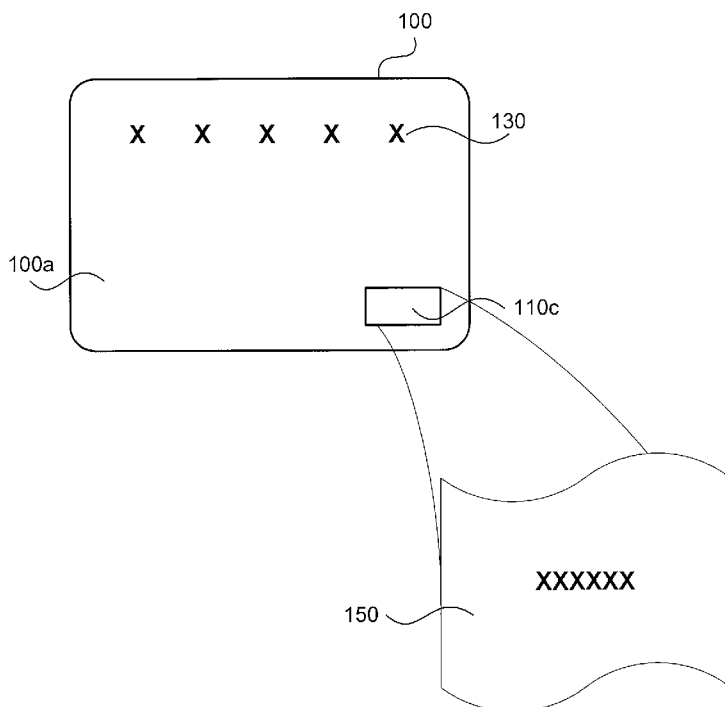
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(54) Title: TRANSACTION INSTRUMENTS WITH ENHANCED SECURITY PIN AND EXPIRATION DATE GENERATION

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(57) Abstract: The present invention generally relates to transaction instruments with enhanced expiration date and/or security personal identification number (PIN) generation. The enhanced security PIN generation may be usefully in connection with account information associated with the transaction instrument to verify and/or authenticate the transaction instrument. In certain aspects, the security PIN may be used in connection with account information associated with the transaction information to authenticate the transaction instrument via a synchronization-based authentication process or similar process. By way of example, the account information may be used as a static identifier to indicate identity of the transaction instrument, and the security PIN may be used to authenticate the identity of the transaction instrument.



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