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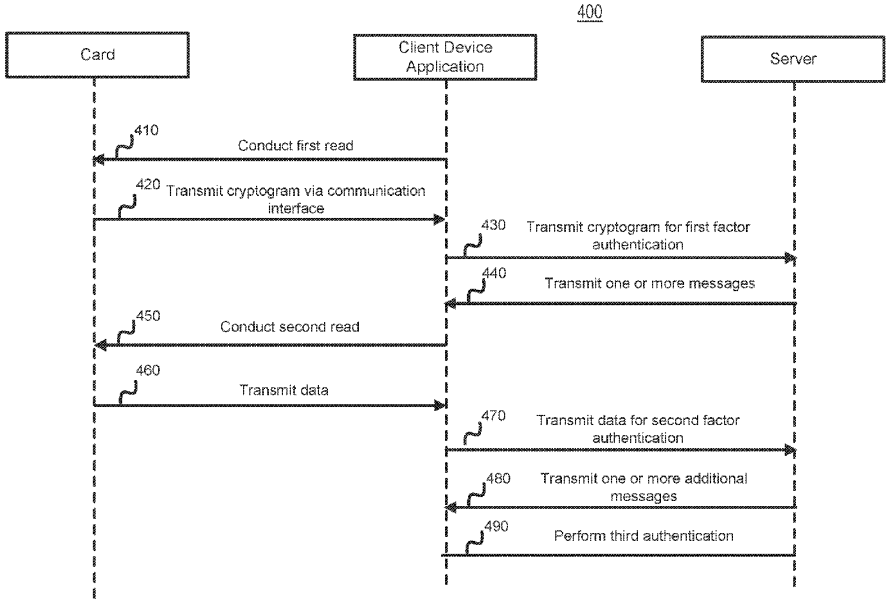
(54) Title: SYSTEMS AND METHODS FOR NEAR FIELD CONTACTLESS CARD COMMUNICATION AND CRYPTOGRAPHIC AUTHENTICATION



(57) Abstract: Systems and methods for authentication may include an authentication server. The authentication server may include a processor and a memory. The processor may be configured to receive a cryptogram associated with a first near field communication data exchange format (NDEF) read. The processor may be configured to perform a first factor authentication of the cryptogram. The processor may be configured to receive a first data set, wherein the first data set is associated with a second NDEF read. The processor may be configured to extract metadata from the first data set. The processor may be configured to perform, after the first factor authentication, a second factor authentication based on the metadata. The processor may be configured to generate a message indicative of an outcome of the second factor authentication. The processor may be configured to transmit the message that instructs the processor to effectuate one or more actions.

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