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(54) Title: SECURE REMOTE INTERACTION USING PORTABLE TRANSACTION DEVICE

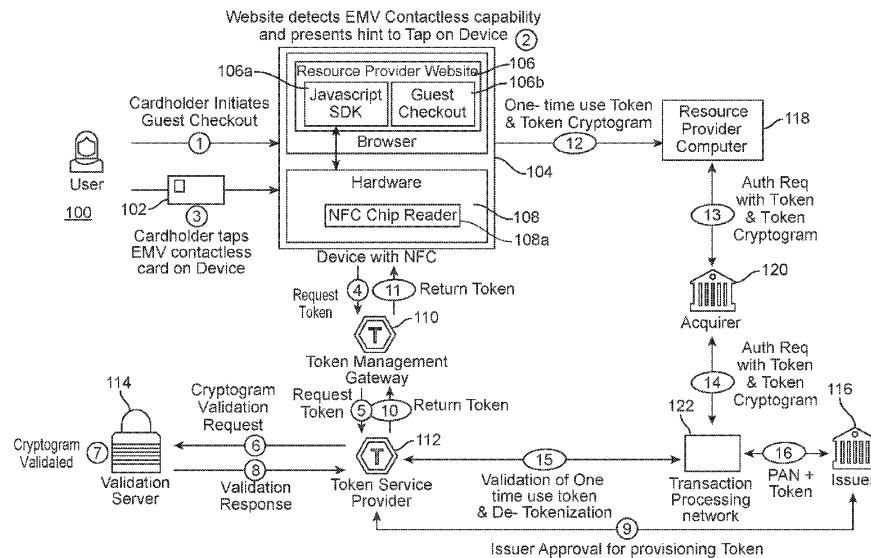


FIG. 1

(57) Abstract: An exemplary communication device receives transaction data associated with an e-commerce transaction. The communication device provides, to a portable transaction device of a user, the transaction data via short range wireless communication. The portable transaction device generates a cryptogram based at least on the transaction data and a credential associated with an account. The communication device receives, from the portable transaction device, a payload including at least the cryptogram via the short range wireless communication; and transmits, to a token service computer, a token provisioning request message comprising the cryptogram. The communication device receives, from the token service computer, a token provisioning response message comprising a one-time use token associated with the credential upon validation of the cryptogram by a validation server; and transmits the one-time use token to a resource provider computer to finalize the e-commerce transaction.

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