[0008a] According to a first aspect of the present disclosure, there is provided a contactless card communicatively coupled, via wireless communication, to an application comprising instructions for execution on a receiving device, the contactless card including: a processor; and a memory containing a card key generated by diversifying a master key with a unique card identifier, and transmission data~~, and user preference information~~, wherein the processor is configured to: encrypt the transmission data using a cryptographic algorithm and the card key to yield encrypted transmission data, and transmit the encrypted transmission data ~~for decryption~~ to the application, the application being configured to initiate one or more processes in response to a validation of the encrypted transmission data~~, perform one or more actions including retrieval, from the memory, of user preference information for an account associated with a user, and transmit a request for information based on the user preference information~~.

[0008b] According to a second aspect of the present disclosure, there is provided a method, including the steps of: encrypting, by a processor of a contactless card, transmission data using a cryptographic algorithm and a card key to yield encrypted transmission data, the encrypted transmission data being stored on the contactless card; transmitting, by the processor, the encrypted transmission data ~~for decryption~~ to an application comprising instructions for execution on a receiving device in wireless communication with the contactless card; transmitting, by the application, the encrypted transmission data for validation to a server; and initiating, in response to a successful validation of the encrypted transmission data by the server, an authentication of one or more electronically generated images associated with a transportation ticket, by the application~~performing, by the processor, one or more actions including retrieval, from a memory of the contactless card, of user preference information for an account associated with a user; and transmitting, by the processor, a request for information based on the user preference information~~.

[0008c] According to a third aspect of the present disclosure, there is provided a system, including: a contactless card including a processor and a memory, wherein the memory contains a card key generated by diversifying a master key with a unique card identifier, and transmission data~~, and user preference information~~; and a server communicatively coupled with a receiving device, wherein, after entry into a communication field of the receiving device, the contactless card is configured to: generate a diversified card key by diversifying the card key with a counter

value, encrypt the transmission data using a cryptographic algorithm and the diversified card key to yield encrypted transmission data, transmit the encrypted transmission data ~~for decryption~~ to the server via an application comprising instructions for execution on the receiving device, the server being configured to:~~,~~ decrypt the encrypted transmission data using the unique card identifier, the counter value and the master key, authenticate the contactless card based on a verification of decrypted transmission data, and initiate, via the application, ~~perform~~ one or more actions ~~including retrieval, from the memory, of user preference information for an account associated with a user, and transmit a request for information based on the user preference information to the server~~.

[0009] Disclosed herein is a method of securing one or more processes using a transmitting device and an application comprising instructions for execution on a receiving device, the method comprising the steps of: generating a diversified key using a diversified master key, one or more cryptographic algorithms, and a counter value, the transmitting device comprising a processor and memory, the memory of the transmitting device containing the diversified master key, transmission data, and the counter value; generating a cryptographic result including the counter value using the one or more cryptographic algorithms and the diversified key; encrypting the transmission data using the one or more cryptographic algorithms and the diversified key to

CLAIMS

1. A contactless card communicatively coupled, via wireless communication, to an application comprising instructions for execution on a receiving device, the contactless card comprising:

a processor; and

a memory containing a card key generated by diversifying a master key with a unique card identifier, and transmission data, ~~and user preference information,~~

wherein the processor is configured to:

encrypt the transmission data using a cryptographic algorithm and the card key to yield encrypted transmission data, and

transmit the encrypted transmission data ~~for decryption,~~ to the application, the application being configured to initiate one or more processes in response to a validation of the encrypted transmission data.

~~perform one or more actions including retrieval, from the memory, of user preference information for an account associated with a user, and~~

~~transmit a request for information based on the user preference information.~~

2. The contactless card of claim 1, wherein ~~the request for information comprises~~ at least one of the one or more processes comprises a transmission of a request for language information.

3. The contactless card of claim 2, wherein the request for language information comprises a request for a translation of text.

4. The contactless card of claim 3, wherein the translation of text comprises at least one selected from the group of translation of text from a non-English language to English and translation of text from English to a non-English language.

5. The contactless card of claim 1, wherein ~~the request for information comprises~~ at least one of the one or more processes comprises a transmission of a request for venue information.

6. The contactless card of claim ~~6~~5, wherein the venue information is associated with at least one venue selected from the group of an airport lounge, a restaurant, a gas station, and a shop.

7. The contactless card of claim ~~6~~1, wherein the ~~venue information comprises directions to a venue~~ validation of the encrypted transmission data is performed by a server communicatively coupled to the receiving device via a network.

8. The contactless card of claim 1, wherein ~~the processor is further configured to perform the one more actions after the decryption of the transmission data~~ at least one of the one or more processes corresponds to an authentication of an electronically generated image associated with a transportation ticket.

9. The contactless card of claim 1, wherein at least one of the one or more ~~actions includes~~processes comprises converting a purchase amount from a first currency to a second currency.

10. The contactless card of claim 9, wherein converting a purchase amount from a first currency to a second currency comprises at least one selected from the group of converting a purchase amount from a non-U.S. dollar currency to U.S. dollars and converting U.S. dollars to a non-U.S. dollar currency.

11. The contactless card of claim 1, wherein ~~the processor is configured to transmit the request for information to a server via a communication field generated by a client device~~ at least one of the one or more processes comprises a retrieval of one or more user preference data stored on the contactless card.

12. A method, comprising the steps of:

encrypting, by a processor of a contactless card, transmission data using a cryptographic algorithm and a card key to yield encrypted transmission data, the encrypted transmission data being stored on the contactless card;

transmitting, by the processor, the encrypted transmission data ~~for decryption~~ to an application comprising instructions for execution on a receiving device in wireless communication with the contactless card;

transmitting, by the application, the encrypted transmission data for validation to a server; and

initiating, in response to a successful validation of the encrypted transmission data by the server, an authentication of one or more electronically generated images associated with a transportation ticket, by the application.

~~performing, by the processor, one or more actions including retrieval, from a memory of the contactless card, of user preference information for an account associated with a user; and~~

~~transmitting, by the processor, a request for information based on the user preference information.~~

13. The method of claim 12, ~~wherein the request for information comprises~~ further comprising initiating, in response to the successful validation of the encrypted transmission data, a transmission of a request for a translation of text from a first language to a second language.

14. The method of claim 12, ~~wherein at least one of the one or more actions includes converting~~ further comprising initiating, in response to the validation of the encrypted transmission data, a conversion of a purchase amount from a first currency to a second currency.

15. A system, comprising:

a contactless card comprising a processor and a memory, wherein the memory contains a card key generated by diversifying a master key with a unique card identifier, and transmission data~~, and user preference information~~; and

a server communicatively coupled with a receiving device,

wherein, after entry into a communication field of the receiving device, the contactless card is configured to:

generate a diversified card key by diversifying the card key with a counter value,

encrypt the transmission data using a cryptographic algorithm and the diversified card key to yield encrypted transmission data,

transmit the encrypted transmission data ~~for decryption~~ to the server via an application comprising instructions for execution on the receiving device, the server being configured to:~~,~~

decrypt the encrypted transmission data using the unique card identifier, the counter value and the master key,

authenticate the contactless card based on a verification of decrypted transmission data, and

~~perform~~ initiate, via the application, one or more actions. ~~including retrieval, from the memory, of user preference information for an account associated with a user, and~~

~~transmit a request for information based on the user preference information to the server.~~

16. The system of claim 15, wherein ~~the request for information comprises~~ at least one of the one or more actions corresponds to a transmission of a request for a translation of text from a first language to a second language.

17. The system of claim 16, wherein the server is configured to host a form including the text in the first language and the second language.

18. The system of claim 15, wherein:

~~the request for information comprises~~ at least one of the one or more actions corresponds to a transmission of a request for venue information, and

the venue information is associated with at least one venue selected from the group of an airport lounge, a restaurant, a gas station, and a shop.

19. The system of claim 18, wherein ~~the venue information comprises directions to a venue~~ at least one of the one or more actions corresponds to an authentication of one or more electronically generated images associated with a transportation ticket.

20. The system of claim 15, wherein~~:~~

~~the communication field is generated by an application executing on a client device configured to transmit the request for information to the server, and~~

the ~~client~~ receiving device comprises at least one selected from the group of a point-of-sale device, a kiosk, a terminal, a tablet, a mobile device, and a network-enabled computer.