

WHAT IS CLAIMED IS:

- 1 1. A method comprising:
2 receiving, by a user device from an access device, an available
3 applications request message, wherein the available applications request message
4 comprises an access device type identifier;
5 determining, by the user device, whether an association exists between
6 the access device type identifier and one or more application identifiers of a plurality
7 of application identifiers stored on the user device, wherein the plurality of application
8 identifiers respectively correspond to different applications on the user device; and
9 transmitting, by the user device to the access device, based in part on
10 whether the association exists, an available applications response, the available
11 applications response comprising the one or more application identifiers of the
12 plurality of application identifiers associated with the access device type identifier.
- 1 2. The method of claim 1, wherein the available applications
2 request message and the available applications response are respectively
3 transmitted using a near-field communication (NFC) protocol.
- 1 3. The method of claim 1, wherein the available applications
2 request message and the available applications response are Application Protocol
3 Data Unit (APDU) messages.
- 1 4. The method of claim 3 wherein a format of the available
2 applications request message is a command APDU format and the access device
3 type identifier is received as a data field of the command APDU.
- 1 5. The method of claim 1, further comprising:
2 determining, by the user device, based in part on the access device
3 type identifier, whether to prompt a user of the user device to input credentials into
4 the user device.

1 6. The method of claim 5, wherein the credentials comprise a
2 biometric or a passcode.

1 7. The method of claim 1, wherein the determination of whether the
2 association exists between the access device type identifier and the one or more
3 application identifiers of the plurality of application identifiers stored on the user
4 device is performed based in part on a feature of the user device.

1 8. The method of claim 7, wherein the feature of the user device is
2 a mobile phone.

1 9. A user device comprising:
2 a processor; and
3 a computer readable medium, coupled to the processor, the computer
4 readable medium comprising code, executable by the processor, for implementing a
5 method comprising:
6 receiving from an access device, an available applications request
7 message, wherein the available applications request message comprises an access
8 device type identifier;
9 determining whether an association exists between the access device
10 type identifier and one or more application identifiers of a plurality of application
11 identifiers stored on the user device, wherein the plurality of application identifiers
12 respectively correspond to different applications on the user device; and
13 transmitting to the access device, based in part on whether the
14 association exists, an available applications response, the available applications
15 response comprising the one or more application identifiers of the plurality of
16 application identifiers associated with the access device type identifier.

1 10. The user device of claim 9, wherein the available applications
2 request message and the available applications response are respectively
3 transmitted using a near-field communication (NFC) protocol.

1 11. The user device of claim 9, wherein the available applications
2 request message and the available applications response are Application Protocol
3 Data Unit (APDU) messages.

1 12. The user device of claim 11, wherein a format of the available
2 applications request message is a command APDU format and the access device
3 type identifier is received in a data field of the command APDU.

1 13. The user device of claim 9, wherein the method further
2 comprises:
3 detecting that the access device is proximate to the user device;
4 determining, based in part on the access device type identifier, whether
5 to prompt the user of the user device to input credentials into the user device.

1 14. The user device of claim 13, wherein the user device is a mobile
2 phone.

1 15. The user device of claim 9, wherein the determination of
2 whether the association exists between the access device type identifier and the one
3 or more application identifiers of the plurality of application identifiers stored on the
4 user device is performed based in part on a feature of the user device.

1 16. The user device of claim 14, wherein the feature of the user
2 device is an application stored on the user device, the application being configured
3 to analyze the access device type identifier of the available applications request
4 message.

1 17. A method comprising:
2 generating, by an access device, an available applications request
3 message, wherein the available applications request message comprises an access
4 device type identifier;
5 transmitting, by the access device, the available applications request
6 message to a user device; and

7 receiving, by the access device from the user device, an available
8 applications response, the available applications response comprising one or more
9 application identifiers associated with the access device type identifier.

1 18. The method of claim 17, wherein the access device type
2 identifier is a string value of a set of predefined string values.

1 19. The method of claim 17, further comprising:
2 selecting, by the access device, an application identifier of the one or
3 more application identifiers received from the user device; and
4 generating, by the access device, an application selection message,
5 the application selection message comprising the selected application identifier; and
6 transmitting, by the access device, the application selection message
7 to the user device.

1 20. The method of claim 19, wherein selecting is based in part on
2 one or more application priority indicators received from the user device in the
3 available applications response, the one or more application priority indicators
4 respectively corresponding to different application identifiers of the one or more
5 application identifiers.

1 21. The method of claim 17, further comprising:
2 receiving, by the access device from the user device, an error message
3 indicating that the user device could not process the available applications request
4 message, wherein the available applications request message is an enhanced
5 available applications request message;
6 generating, by the access device, a second available applications
7 request message, wherein the second available applications request message is a
8 non-enhanced available applications request message; and
9 transmitting, by the access device, the second available applications
10 request message to the user device.

1 22. A method comprising:

- 2 receiving, by a user device from an access device, an available
- 3 applications request message, wherein the available applications request message
- 4 comprises an access device type identifier; and
- 5 determining, by the user device, based in part on the access device
- 6 type identifier, whether user interaction on the user device is necessary.