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(71) Applicant *(for all designated States except US)*: AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. [US/US]; American Express Tower, World Financial Center, New York, NY 10285 (US).

(72) Inventor; and

(75) Inventor/Applicant *(for US only)*: HOHLE, William [US/US]; 10882 West Cedar Fort Road, Lehi, UT 84043 (US).

(74) Agent: SOBELMAN, Howard, I.; Snell & Wilmer L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-0001 (US).

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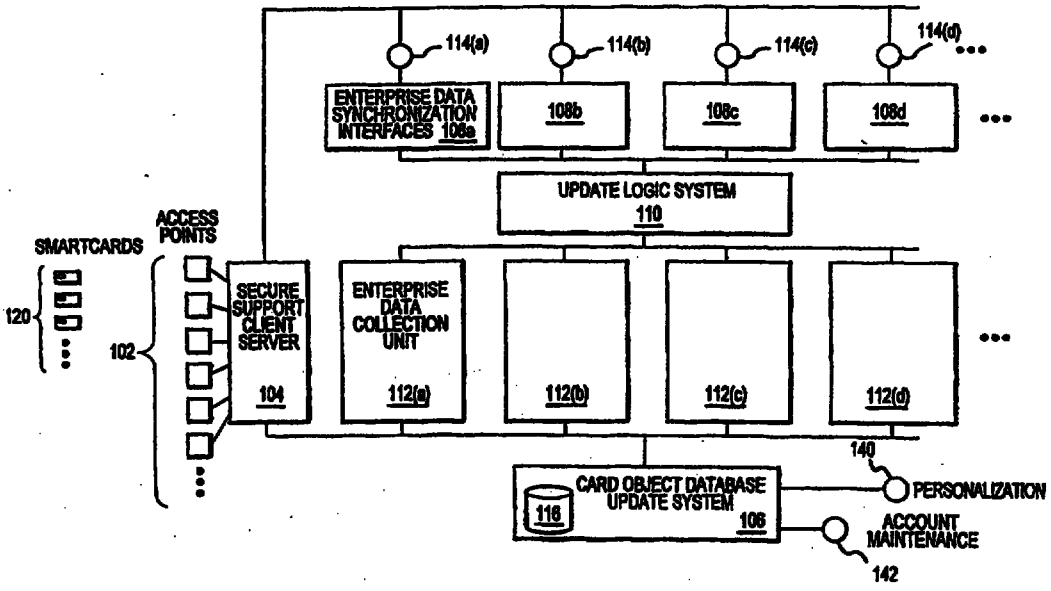

(57) Abstract

A system for personalizing and synchronizing smartcard data within a distributed transaction system includes smartcard access points (102) which initiate transactions with smartcards (120), one or more enterprise data collection units (112), a secure support client server, a card object database update system (106), one or more enterprise data synchronization interfaces (108), and an update logic system (110). Personalization of multifunction smartcards is accomplished using a security server configured to generate and/or retrieve cryptographic key information from multiple enterprise key systems during the final phase of the smartcard issuance process.