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(54) Title: TECHNIQUES FOR SECURELY COMMUNICATING SENSITIVE DATA

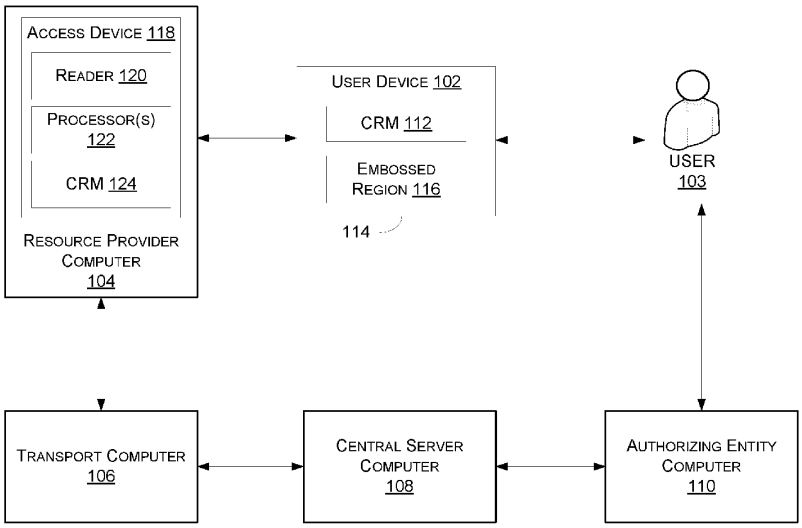


FIG. 1

(57) Abstract: Systems and methods are disclosed for securely communicating sensitive such as an identifier. An encrypted value may be generated utilizing at least a portion of the identifier, a dynamic value, and an encryption key. An obfuscated identifier may be generated using at least a portion of the unencrypted identifier and a portion of the encrypted value. The obfuscated identifier and the encrypted value may be provided in a message to inhibit potential fraudsters from obtaining the identifier.

[Continued on next page]

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