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- (71) **Applicant:** VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).
- (72) **Inventors:** SUMMERS, Kuen; P.O. Box 8999, San Francisco, California 94128 (US). MARTIN, Philippe; P.O. Box 8999, San Francisco, California 94128 (US). CHEN, Yuexi; P.O. Box 8999, San Francisco, California 94128 (US).
- (74) **Agent:** GADKAR, Arush et al.; Kilpatrick Townsend & Stockton LLP, Mailstop: IP Docketing - 22, 1100 Peachtree Street, Suite 2800, Atlanta, Georgia 30309 (US).

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(54) **Title:** METHOD AND SYSTEM FOR ADAPTIVE TRANSCEIVER IN MOBILE DEVICES

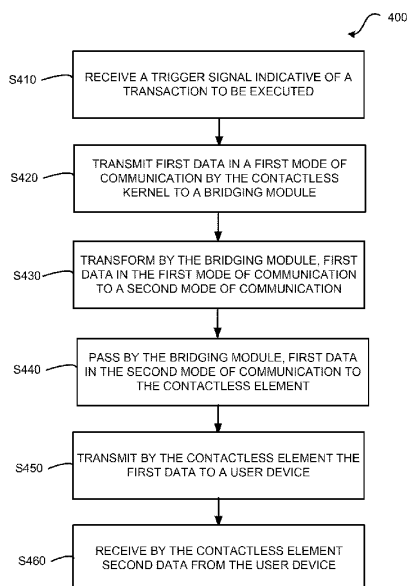


FIG. 4

(57) **Abstract:** A method conducted using a mobile device is disclosed. The mobile device comprises a contactless application including a bridging module, a computer readable medium comprising a contactless kernel, wherein the contactless kernel includes a transceiver interface coupled to a processor. The mobile device includes a contactless element coupled to the processor. The method includes receiving a trigger signal indicative of a transaction to be executed. In response to receiving the trigger signal, the contactless kernel transmits first data to the bridging module. The contactless kernel is operable in a first mode of communication. The bridging module transforms the first data in the first mode of communication to first data in a second mode of communication and passes the first data to the contactless element. The contactless element transmits the first data to a user device, and thereafter receives second data from the user device to execute the transaction.

WO 2021/163173 A1

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