WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a user device from an access device prior to receiving an application selection message, an available applications request message, wherein the available applications request message comprises a data field comprising a first application identifier (AID), the first application identifier comprising (1) a first registered application provider identifier (RID) comprising a proximity payment systems environment (PPSE) identifier, and (2) a first proprietary application identifier extension (PIX) comprising an access device type identifier, wherein the access device type identifier indicates that authentication data of a user associated with the user device is not needed prior to conducting a transaction via the access device;

determining, by the user device, not to prompt the user for the authentication data in response to receipt of the access device type identifier;

determining, by the user device, whether a linkage exists between the access device type identifier and one or more application identifiers of a plurality of application identifiers stored on the user device wherein the plurality of application identifiers respectively correspond to different applications on the user device;

selecting, by the user device, based in part on whether the linkage exists, at least one application identifier of the plurality of application identifiers;

transmitting, by the user device to the access device, an available applications response, the available applications response comprising the at least one application identifier, wherein the at least one application identifier is used for generating the application selection message that indicates a selection a particular application of the different applications on the user device; and

transmitting, by the user device to the access device, one or more messages operable for completing the transaction involving the particular application on the user device.

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

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

4. The method of claim 3 wherein a format of the available applications request message is a command APDU format and the access device type identifier is received as a data field of the command APDU format.

5. The method of claim 1, wherein the access device type identifier identifies (1) a function of the access device or (2) a type of behavior that the access device allows or expects the user device to support.

6. The method of claim 5, wherein the authentication data comprises a biometric or a passcode.

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

8. The method of claim 7, wherein the feature of the user device is a mobile phone and wherein the access device is a mass transit terminal.

9. A user device comprising:

a processor; and

a computer readable medium, coupled to the processor, the computer readable medium comprising code, executable by the processor, for implementing a method comprising:

receiving from an access device prior to receiving an application selection message, an available applications request message, wherein the available applications request message comprises a data field comprising a first application identifier (AID), the first application identifier comprising (1) a first registered application provider identifier (RID) comprising a proximity payment systems environment (PPSE) identifier, and (2) a first proprietary application identifier extension (PIX) comprising an access device type identifier, wherein the access device type identifier indicates that authentication data of a user associated with the user device is not needed prior to conducting a transaction via the access device;

determining, by the user device, not to prompt the user for the authentication data in response to receipt of the access device type identifier;

determining whether a linkage exists between the access device type identifier and one or more application identifiers of a plurality of application identifiers stored on the user device, wherein the plurality of application identifiers respectively correspond to different applications on the user device;

selecting at least one application identifier of the plurality of application identifiers based in part on whether the linkage exists;

transmitting to the access device an available applications response, the available applications response comprising the at least one application identifier, wherein the at least one application identifier is used for generating the application selection message that indicates a selection of a particular application of the different applications on the user device; and

transmitting to the access device one or more messages operable for completing the transaction involving the particular application on the user device.

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

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

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

13. The user device of claim 9, wherein the method further comprises:

detecting that the access device is proximate to the user device.

14. The user device of claim 13, wherein the user device is a mobile phone and wherein the access device is a mass transit terminal.

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

16. The user device of claim 15, wherein the feature of the user device is an application stored on the user device, the application being configured to analyze the access device type identifier of the available applications request message.

17. A method comprising:

generating, by an access device prior to sending an application selection message to a user device, an available applications request message, wherein the available applications request message comprises a data field comprising a first application identifier (AID), the first application identifier comprising (1) a first registered application provider identifier (RID) comprising a proximity payment systems environment (PPSE) identifier, and (2) a first proprietary application identifier extension (PIX) comprising an access device type identifier, wherein the access device type identifier indicates that authentication data of a user associated with the user device is not needed prior to conducting a transaction via the access device;

transmitting, by the access device, the available applications request message to a user device, wherein the access device type identifier is used by the user device to determine not to prompt the user for the authentication data;

receiving, by the access device from the user device, an available applications response, the available applications response comprising one or more application identifiers of a plurality of application identifiers stored on the user device, each of the one or more application identifiers being selected by the user device based in part on being linked with the access device type identifier, and wherein the plurality of application identifiers respectively correspond to different applications on the user device;

sending, by the access device to the user device, the application selection message that indicates a selection of a particular application of the different applications on the user device; and

transmitting, by the access device to the user device, one or more messages operable for completing a transaction involving the particular application on the user device.

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

19. The method of claim 17, further comprising:

selecting, by the access device, an application identifier of the one or more application identifiers received from the user device; and

generating, by the access device, the application selection message comprising the selected application identifier.

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

21. The method of claim 17, further comprising:

receiving, by the access device from the user device, an error message indicating that the user device could not process the available applications request message,

wherein the available applications request message is an enhanced available applications request message;

generating, by the access device, a second available applications request message, wherein the second available applications request message is a non-enhanced available applications request message; and

transmitting, by the access device, the second available applications request message to the user device.

22. A method according to claim 1, further comprising:

determining, by the user device, based in part on the access device type identifier, that user interaction on the user device is not necessary.