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(54) Title: USE OF A PAYMENT CARD TO UNLOCK A LOCK

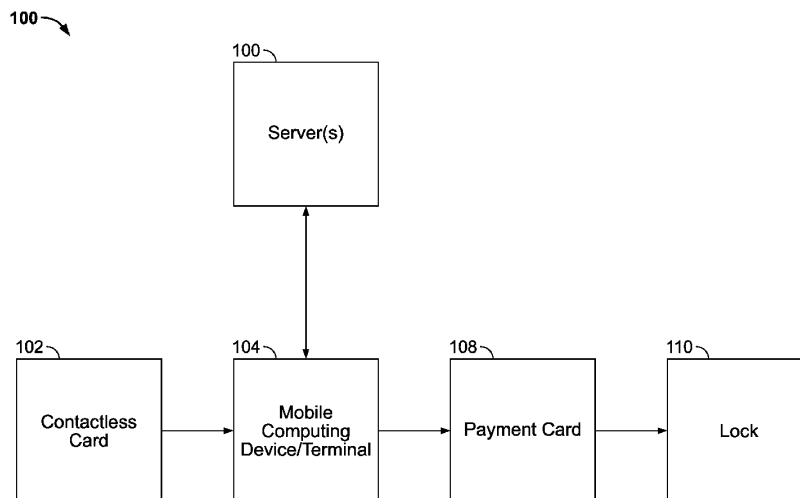


Figure 1

(57) Abstract: Exemplary embodiments may provide keys for unlocking access to a location, like a user room, a secure location, a door at an employee location, a trunk, a closet or other locked location or item, on a payment card. Examples of a payment card include but are not limited to a credit card, a debit card, a smart card, an employee identification card, etc. A secure token that acts as digital key may be uploaded to the payment card. The payment card may then be put in close proximity of a wireless reader at the lock. The wireless reader obtains the secure token and extracts the contents. If the contents are proper, the lock is unlocked. Otherwise, the lock remains locked.

[Continued on next page]

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