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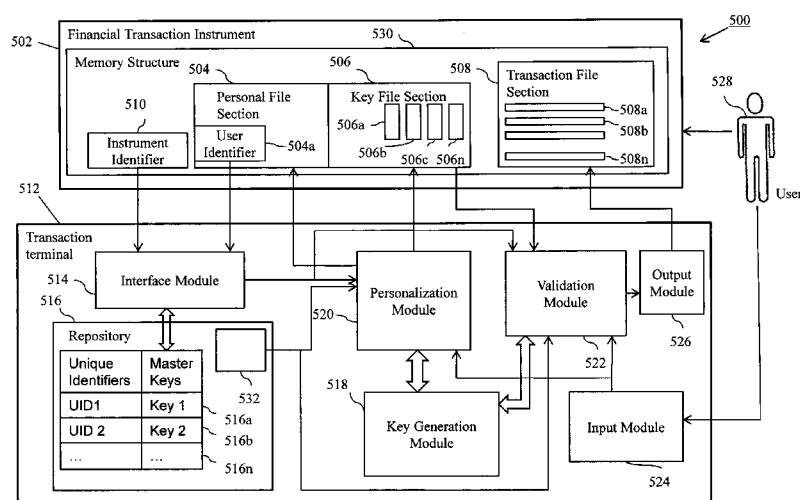


FIG. 5

(57) **Abstract:** The present invention provides a method and system for securing data on a financial transaction instrument by accessing a unique identification data of a user by a transaction terminal, generating a set of authorized keys using the unique identification data of the user at the transaction terminal, partitioning a memory structure of the financial transaction instrument into a set of storage areas such that each storage area is associated with an entity with whom the user performs a transaction using the financial transaction instrument, and allocating the set of authorized keys to the set of storage areas for performing a plurality of operations on the data stored in the set of storage areas. The dynamic generation of keys at the transaction terminal results in instant issuance of the financial transaction instrument.