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(54) Title: SYSTEM AND TECHNIQUES FOR AUTHENTICATED WEBSITE BASED CHECKOUT USING UNIFORM RESOURCE LOCATOR

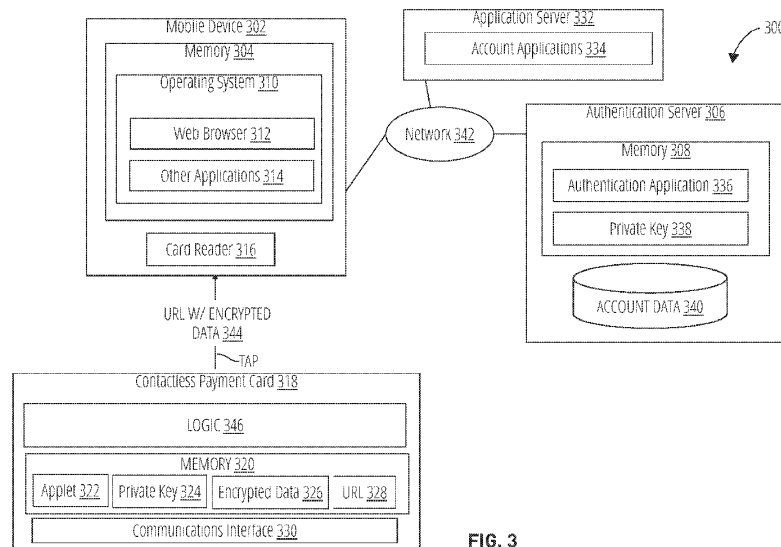


FIG. 3

(57) Abstract: Disclosed are a system, computer readable medium and a method in which a notification is received from a website that an authentication request will be received at the financial institution system within a predetermined time period. A prompt that includes a request for confirmation of a pending transaction via a near-field communication interaction with a contactless card, is presented on a mobile device that corresponds to the verification identifier of the user. In response to a near-field communication interaction responsive the prompt, an encrypted authentication payload may be received at an authentication web address as confirmation of the pending transaction. The payload is decrypted, and parameters obtained from the decrypted authentication payload. The user may be authenticated as a holder of the contactless card using one or more of the parameters. In response, the pending transaction is completed by sending user identifying information to the website.

[Continued on next page]

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