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<i>G06Q 20/38</i> (2012.01)</p> | <p>Street, San Carlos, California 94070 (US). FRIEND, Erik;
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(54) Title: TOKENIZED CONTACTLESS TRANSACTION ENABLED BY CLOUD BIOMETRIC IDENTIFICATION AND AUTHENTICATION

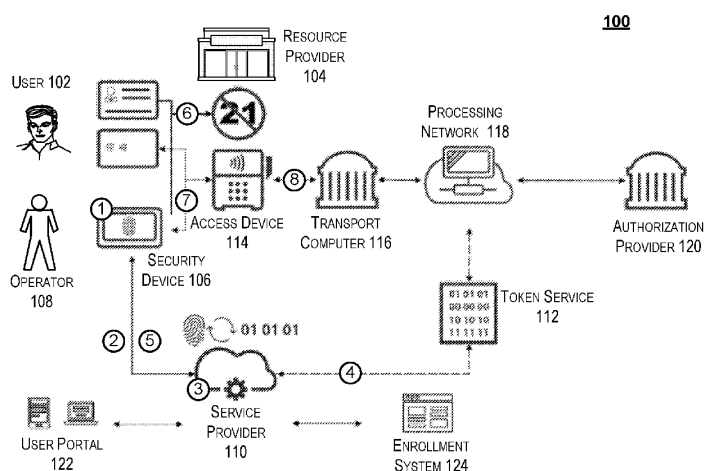


FIG. 1

(57) **Abstract:** Described herein are a system and techniques for conducting transactions upon receiving a biometric sample from a user. In some embodiments, a security device obtains a biometric sample from a user. The security device then provides the biometric sample, or a biometric template derived therefrom, to a service provider, which is able to identify and authenticate the user based on the biometric sample. The service provider then obtains access credential and/or supplemental information for the user and provides it to the security device. The security device is then capable of completing a transaction using the received access credential data. In some embodiments, this may involve generating a cryptogram to be used in the transaction.

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