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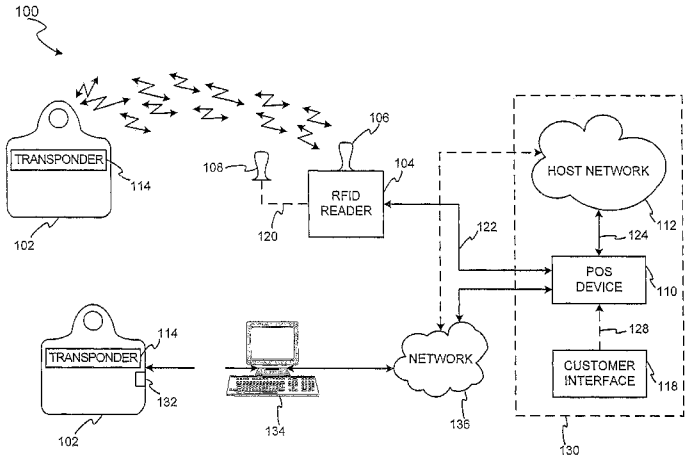
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(54) **Title:** A SYSTEM AND METHOD FOR DYNAMIC FOB SYNCHRONIZATION AND PERSONALIZATION



(57) **Abstract:** A system generally for personalizing and synchronizing fob data in the context of a distributed transaction system is disclosed. A dynamic fob synchronization system may comprise point of service (POS) devices configured with transponder-readers to initiate transaction in conjunction with a fob, an enterprise data collection unit, and a fob object database update system An exemplary dynamic synchronization system (DSS) may comprise various fob POS devices, a secure support client server, a fob object database update system (FODUS), one or more enterprise data synchronization interfaces (EDSI), an update logic system, one or more enterprise data collection units (EDCUs), and one or more fob POS devices configured to interoperably accept and interface with fobs. In an exemplary embodiment, DSS may comprise a personalization system and an account maintenance system configured to communicate with FODUS. Personalization of multi-function fobs may be accomplished using a security server configured to generate and/or retrieve cryptographic key information from multiple enterprise key systems during the final phase of the fob issuance process.

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