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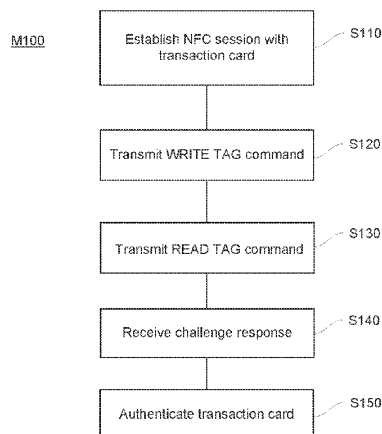
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(54) Title: SYSTEMS AND METHODS FOR TRANSACTION CARD-BASED AUTHENTICATION



(57) Abstract: A method is provided for communicating with a transaction card having a card data processor, a near card field communication (NFC) interface, and a card memory having a unique card identifier stored therein. In this method, a user communication device establishes an NFC session with the transaction card and transmits to the transaction card an NFC data exchange format (NDEF) WRITE TAG command including session-specific challenge information. The user communication device transmits to the transaction card an NDEF READ TAG command and receives from the transaction card, card-specific challenge response information. The challenge response information is then used to authenticate the transaction card.

Fig. 1

[Continued on next page]

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