WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a user device from an access device, a first available applications request message for processing a transaction, wherein the user device stores a user device data and a list of applications comprising a plurality of applications;

identifying, by the user device, a first application and a second application among the plurality of applications;

transmitting, by the user device to the access device, a first available applications response message comprising a first application list comprising the first application and the second application, wherein the first application list is ordered according to a higher priority of the first application than a priority of the second application, to indicate a preference for the access device to use the first application to process the transaction;

in response to the transmitting the first available applications response message, receiving, by the user device from the access device, a selection of the first application;

receiving, by the user device from the access device, contextual data associated with the transaction;

determining, by the user device, whether the first application is to be used by the access device for processing the transaction, by comparing, using the selected first application, the received contextual data to the user device data;

in response to the determining that the first application is not to be used by the access device for processing the transaction, transmitting, by the user device to the access device, a rejection message indicating a rejection of the transaction by the user device;

in response to the transmitting the rejection message, receiving, by the user device from the access device, a second available applications request message;

transmitting, by the user device to the access device, a second available applications response message comprising a second application list comprising the second application with a higher priority than a priority of the first application;

receiving, by the user device from the access device, a selection of the second application; and

processing, by the user device, the transaction using the second application.

2. The method of claim 1, wherein the determining whether the first application is to be used by the access device for processing the transaction further comprises:

determining whether the received contextual data is consistent with the user device data, and

determining that the first application is not to be used by the access device for processing the transaction by determining that the received contextual data is consistent with the user device data.

3. The method of claim 1, wherein the first application list is an initial application list for the transaction, and the second application list is a subsequent application list for the transaction.

4. The method of claim 1, wherein the second application list comprises the second application and not the first application.

5. The method of claim 1, wherein the determining whether the first application is to be used by the access device for processing the transaction further comprises:

determining whether the received contextual data is the same as the user device data, and

determining that the first application is not to be used by the access device for processing the transaction by determining that the received contextual data is the same as the user device data.

6. The method of claim 1, wherein the transmitting the first available applications response message further comprises:

identifying a value for a flag stored in a volatile memory of the user device; and

based on the value of the flag, identifying to transmit the first application and the second application in the first application list.

7. The method of claim 1, wherein the first application list and the second application list include application identifiers for the plurality of applications in the first application list and the second application list, respectively.

8. The method of claim 7, wherein the plurality of applications comprise applications data that allow a user of the user device to access different locations via different access devices.

9. The method of claim 1, wherein the received contextual data comprises an identifier for a geographic location of the access device.

10. The method of claim 1, wherein the user device is a card.

11. The method of claim 1, wherein the second application list does not comprise the first application.

12. The method of claim 1, wherein the second application list comprises the first application and the second application.

13. The method of claim 1, wherein the first available applications request message, the second available applications request message, the first available applications response message, and the second available applications response message are respectively transmitted using a near-field communication (NFC) protocol.

14. The method of claim 1, further comprising:

prior to the receiving the contextual data associated with the transaction, transmitting a terminal transaction data request, to the access device, for providing the contextual data.

15. A user device comprising:

a memory configured to store a list of applications and a user device data;

at least one processor; and

a non-transitory computer-readable medium storing at least one instruction that, when executed by the at least one processor, causes the at least one processor to perform a method including:

receiving, from an access device, a first available applications request message for a transaction;

identifying, by the user device, a first application and a second application in the list of applications;

transmitting, to the access device, a first available applications response message comprising a first application list comprising the first application and the second application, wherein the first application list is ordered according to a higher priority of the first application than a priority of the second application, to indicate a preference for the access device to use the first application to process the transaction;

in response to the transmitting the first available applications response message, receiving, from the access device, a selection of the first application;

receiving, from the access device, contextual data associated with the transaction;

determining whether the first application is to be used by the access device for processing the transaction, by comparing, using the selected first application, the received contextual data to the user device data;

in response to the determining that the first application is not to be used by the access device for processing the transaction, transmitting, to the access device, a rejection message indicating a rejection of the transaction by the user device;

in response to the transmitting the rejection message, receiving, from the access device, a second available applications request message;

transmitting, to the access device, a second available applications response message comprising a second application list comprising the second application with a higher priority than a priority of the first application;

receiving, from the access device, a selection of the second application; and

processing the transaction using the second application.

16. The user device of claim 15, further comprising a contactless element coupled to the at least one processor.

17. The user device of claim 15, wherein the memory is further configured to store a flag, and

wherein the at least one processor identifies to transmit the first application and the second application in the first application list to the access device based on a value of the flag.

18. The user device of claim 15, wherein the user device is a card.

19. A system comprising:

an access device; and

a user device comprising a memory configured to store a list of applications and a user device data, at least one processor, and a non-transitory computer-readable medium storing at least one instruction that, when executed by the at least one processor, causes the at least one processor to perform a method including:

receiving, from the access device, a first available applications request message for a transaction;

identifying, by the user device, a first application and a second application in the list of applications;

transmitting, to the access device, a first available applications response message comprising a first application list comprising the first application and the second application, wherein the first application list is ordered according to a higher priority of the first application than a priority of the second application, to indicate a preference for the access device to use the first application to process the transaction;

in response to the transmitting the first available applications response message, receiving, from the access device, a selection of the first application;

receiving, from the access device, contextual data associated with the transaction;

determining whether the first application is to be used by the access device for processing the transaction, by comparing, using the selected first application, the received contextual data to the user device data;

in response to the determining that the first application is not to be used by the access device for processing the transaction, transmitting, to the access device, a rejection message indicating a rejection of the transaction by the user device;

in response to the transmitting the rejection message, receiving, from the access device, a second available applications request message;

transmitting, to the access device, a second available applications response message comprising a second application list comprising the second application with a higher priority than a priority of the first application;

receiving, from the access device, a selection of the second application; and

processing the transaction using the second application.

20. The system of claim 19, wherein each of the first available applications request message, the second available applications request message, the first available applications response message, and the second available applications response message is an Application Protocol Data Unit (APDU) message.