Abstract: Transaction processing involves receiving data from an access transaction application of a portable consumer device, wherein the received data comprises data from an access transaction data string that includes a transit verification value wherein, with the exception of the transit verification value, the access transaction data string is substantially similar to a retail data string comprising retail data, wherein the access application data string is adapted for use with an access transaction processing system and the retail data string is adapted for use with a retail processing system. The transaction processing involves processing access transaction application data for selective authorization of the transaction.
INTERNATIONAL SEARCH REPORT

A CLASSIFICATION OF SUBJECT MATTER
IPCL(8) - H04K 1/00 (2008.04)
USPC - 705/64
According to International Patent Classification (IPC) or to both national classification and IPC

B FIELDS SEARCHED
Minimum documentation searched (classification system followed by classification symbols)
IPCL(8) - H04K 1/00, H04L 9/00 (2008 04)
USPC - 705/64

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
MicroPatent

C DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No</th>
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Date of the actual completion of the international search: 14 July 2008

Date of mailing of the international search report: 31 JUL 2008

Name and mailing address of the ISA/US
Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450
Facsimile No: 571-279-3201

Authorized officer: Blaine R. Copenheaver
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