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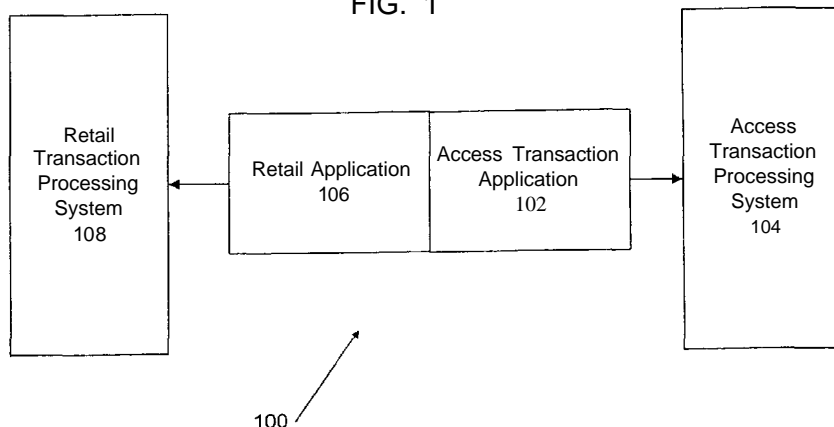
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[Continued on next page]

(54) Title: AUTHENTICATION OF A DATA CARD USING A TRANSIT VERIFICATION VALUE

FIG. 1



(57) 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.



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C DOCUMENTS CONSIDERED TO BE RELEVANT				
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No		
Y	US 2005/0165695 A1 (BERARDI β t al) 28 July 2005 (28 07 2005) entire document	1-31		
Y	US 2006/0161435 A1 (ATEF et al) 20 July 2006 (20 07 2006) entire document	1-31		
Y	US 2003/021 6927 A1 (SRIDHAR et al) 20 November 2003 (20 11 2003) entire document	18-19, 29-30		
<u>1</u> <u>1</u> Further documents are listed in the continuation of Box C <u>1</u> <u>1</u>				
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