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(54) **EFFICIENT AUTHENTIC COMMUNICATION SYSTEM AND METHOD**

(71) Applicant: **Visa International Service Association**, San Francisco, CA (US)

(72) Inventors: **Brian Sullivan**, Amersham (GB); **Dinah Sloan**, San Jose, CA (US); **Christian Aabye**, Redwood City, CA (US); **Hao Ngo**, San Jose, CA (US); **Yuexi Chen**, Foster City, CA (US); **Fahimeh Rezaei**, Mountain View, CA (US)

(73) Assignee: **Visa International Service Association**, San Francisco, CA (US)

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(57) **ABSTRACT**

A method is disclosed. The method comprises transmitting, by an access device to a communication device, a resource provider certificate and an access device certificate. Then, establishing a secure channel between the access device and the communication device using data from the resource provider certificate and the access device certificate. Then, transmitting to or receiving data from the communication device using the secure channel.

