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(71) Applicant *(for all designated States except US)*: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, MS M3-2B, San Francisco, California 94128 (US).

(72) Inventor; and

(75) Inventor/Applicant *(for US only)*: **SINGH, Shantnu** [IN/SG]; #9-12, Tower 1B, East Point Green, 1 Simei St 3, Singapore 529890 (SG).

(74) Agents: **MINSK, Alan. D.** et al.; Kilpatrick Townsend & Stockton LLP, Two Embarcadero Center, 8th Floor, San Francisco, California 94111 (US).

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(54) Title: PORTABLE ACCOUNT NUMBER FOR CONSUMER PAYMENT ACCOUNT

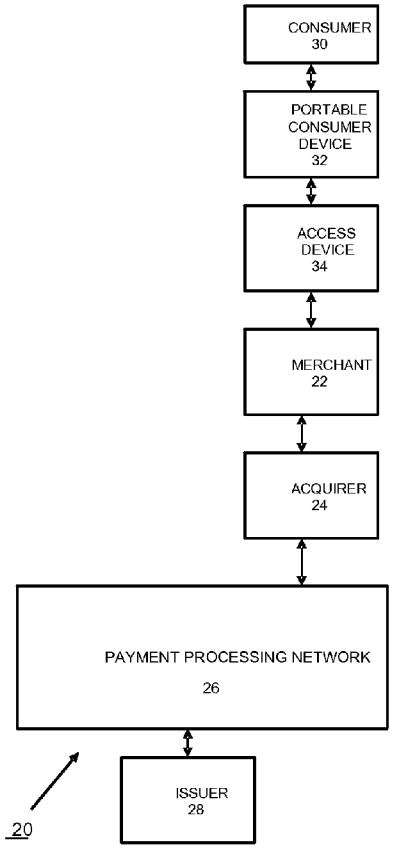


Figure 1

(57) Abstract: A system, apparatus, and method for providing and using a payment account or payment device identifier when conducting a transaction. The bank identification number (BIN) is decoupled from the primary account number (PAN) or other form of device identifier when generating the payment account or payment device identifier. The payment account or payment device identifier is used to access information regarding the issuer, with that information being used to route a transaction authorization request message to the appropriate entity.

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