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(54) Title: METHOD AND SYSTEM OF AUTHENTICATING A PAYMENT TRANSACTION USING A USER DEVICE

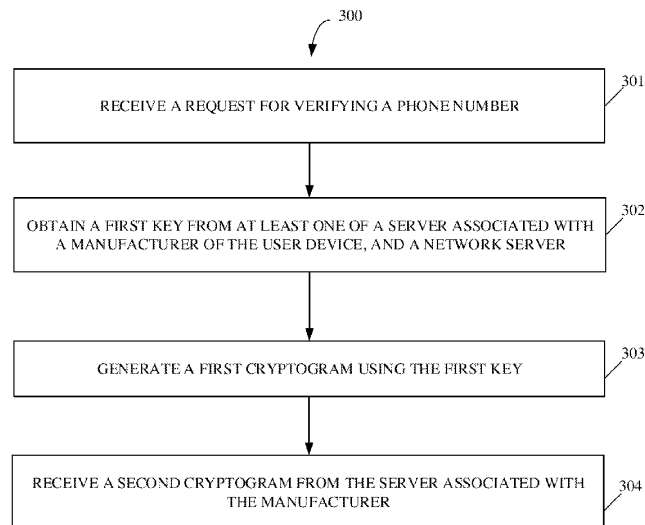


FIGURE 3

(57) Abstract: A method and system for authenticating a payment transaction. The method includes receiving a request for verifying a phone number associated with a Subscriber Identification Module card from a merchant application installed in the user device. Further, obtaining a first key from at least one of a server associated with a manufacturer of the user device and a network server. Furthermore, generating a first cryptogram based on at least one of the phone number and a unique identification value associated with the user device using the first key, wherein the first cryptogram is provided to the server associated with the manufacturer for verification. Upon verification of the first cryptogram, the method includes receiving a second cryptogram from the server associated with the manufacturer, wherein the merchant application provides the second cryptogram and payment transaction details to an issuer server for authentication of the payment transaction.

[Continued on next page]

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