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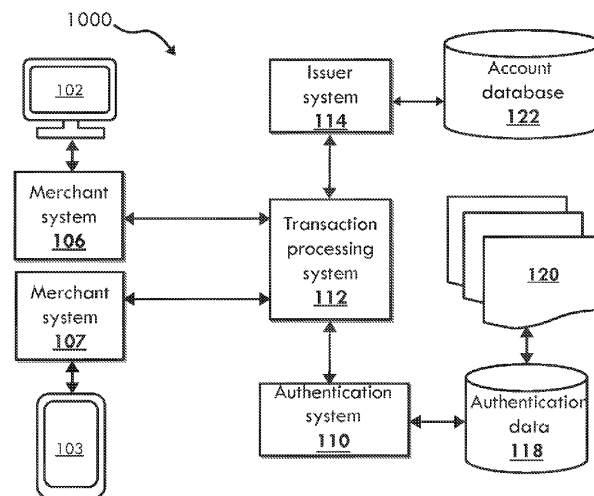


FIG. 1

(57) Abstract: Disclosed are systems and methods for authenticating devices. The method includes generating a virtual authenticator comprising at least one authentication input, at least one account identifier associated with at least one payment account, and at least one device identifier of at least one client device, the virtual authenticator associated with a virtual authenticator identifier, receiving a transaction request message associated with a transaction between a user and a merchant made using an authentication input of the at least one authentication input and a client device of the at least one client device, the transaction request message comprising an account identifier associated with a payment account, linking the account identifier to the virtual authenticator, communicating an authorization request message to the issuer system, the authorization request message comprising the virtual authenticator identifier, receiving an authorization response message, and updating the virtual authenticator based on the authorization response message.

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