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(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).

(72) Inventors: **BOHATKA, Christopher, James**; 5820 Oriole Ct., Mentor, Ohio 44060 (US). **SIMONE, Nicholas, Mark**; 36499 Port Dr., Eastlake, Ohio 44095 (US). **HEISS, Andrew, Thomas**; 7100 Brownell Dr., Mentor, Ohio 44060 (US). **SOMANI, Suyash, Umesh**; 6809 Mayfield Road, Apt. 1475, Mayfield Heights, Ohio 44124 (US). **CHIKATAMALLA, Siddhartha**; 2250 Par Ln., Apt 1113, Willoughby, Ohio 44094 (US).

(74) Agent: **PREPELKA, Nathan J.** et al.; The Webb Law Firm, One Gateway Center, 420 Ft. Duquesne Blvd., Suite 1200, Pittsburgh, Pennsylvania 15222 (US).

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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR SECURE CLIENT DEVICE AND CONSUMER AUTHENTICATION

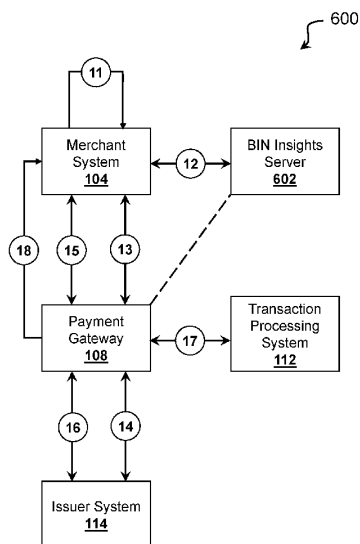


FIG. 6

(57) Abstract: Described are a system, method, and computer program product for secure client device and consumer authentication. The method includes receiving a primary account number (PAN) of an account of a consumer from a merchant system and determining whether the PAN has been registered with a public key of a public-private key pair of a client device of the consumer. The method also includes, in response to determining that the PAN has been registered, transmitting a login request to a transaction processing system including a device identifier of the client device based on the PAN. The method further includes receiving a login response from the transaction processing system associated with successful authentication of the client device and, in response to receiving the login response, processing a transaction by generating a transaction authorization request message including the PAN to the transaction processing system.

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