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Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR TWO STAGE AUTHENTICATION WITH GEOLOCATION

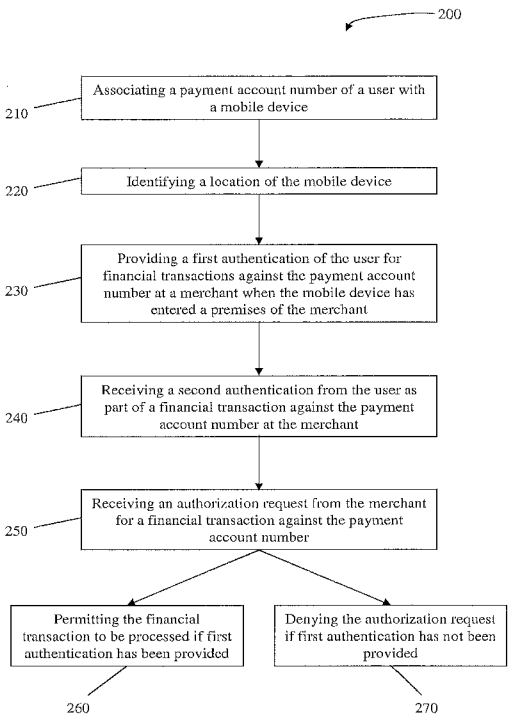


FIG. 5

(57) Abstract: Geographical location information provided by a mobile device is used to assist in providing a first authentication for payment transactions against a payment account number of a user. Mobile device identification is associated with a payment account number of the user such that the user is provided a first authentication for payment transactions against the payment account number when the mobile device has entered a premises of a merchant.

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