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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 SECURE AUTHENTICATION OF USER AND MOBILE DEVICE WITHOUT SECURE ELEMENTS

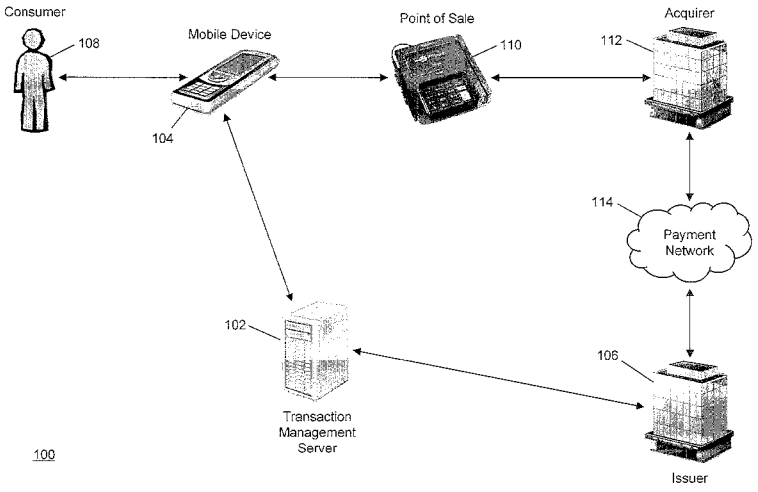


FIG. 1

(57) Abstract: A method for generating payment credentials in a payment transaction includes: storing, in a memory, at least a single use key associated with a transaction account; receiving, by a receiving device, a personal identification number; identifying, by a processing device, a first session key; generating, by the processing device, a second session key based on at least the stored single use key and the received personal identification number; generating, by the processing device, a first application cryptogram based on at least the first session key; generating, by the processing device, a second application cryptogram based on at least the second session key; and transmitting, by a transmitting device, at least the first application cryptogram and second application cryptogram for use in a payment transaction.

WO 2015/084755 A1

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