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(54) Title: GENERATING PAYMENT CARD DATA

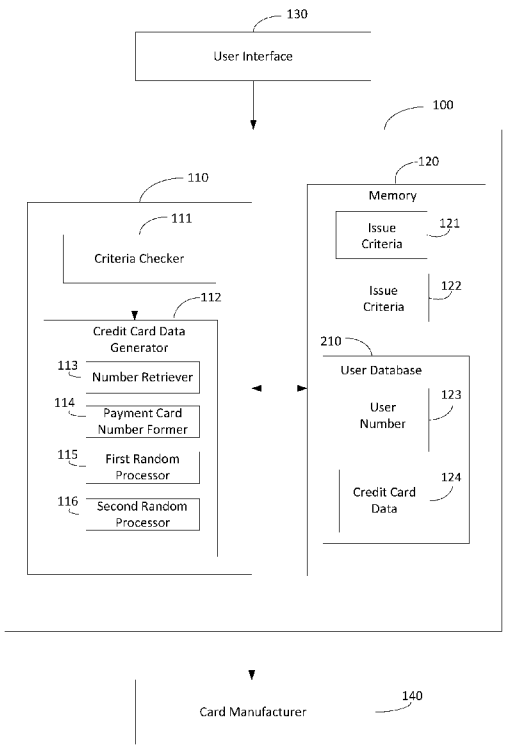


FIGURE 1

(57) Abstract: An electronic method of generating payment card data for a user comprises forming a payment card number by a) combining an issuer identification number (IIN) with at least a segment of a telephone number of the user and b) adding a check digit derived from the combination of the IIN and the at least a segment of a telephone number of the user; and generating an expiry date for the payment card using a random number generation process.

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