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

— *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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(54) **Title**: METHOD AND SYSTEM FOR FACILITATING ONLINE AND OFFLINE FINANCIAL TRANSACTIONS

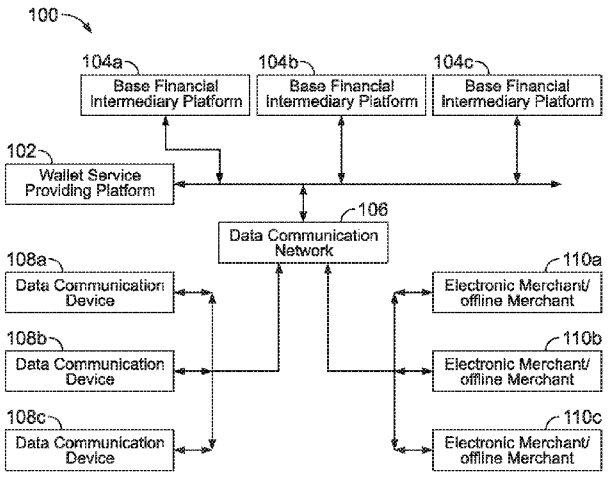



FIG. 1

(57) **Abstract**: Exemplary embodiments of the present disclosure are directed towards a system and method for facilitating online and offline financial transactions using the digital wallets. The method includes receiving a request of a user by a wallet service providing platform for creating a primary digital wallet, determining the authenticity of the credentials provided by the user for associating the financial account of the user with the primary digital wallet, transmitting a message to the data communication device to activate the primary digital wallet and for successful association of the base financial account. The method further includes allowing the user to top-up the primary digital wallet with a predetermined amount by transferring a balance available in the source financial account and to create one or more secondary digital wallets linked to the primary digital wallet to be used by the user specified affiliates.

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