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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ,

(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR AUTOMATICALLY UPDATING CREDENTIALS

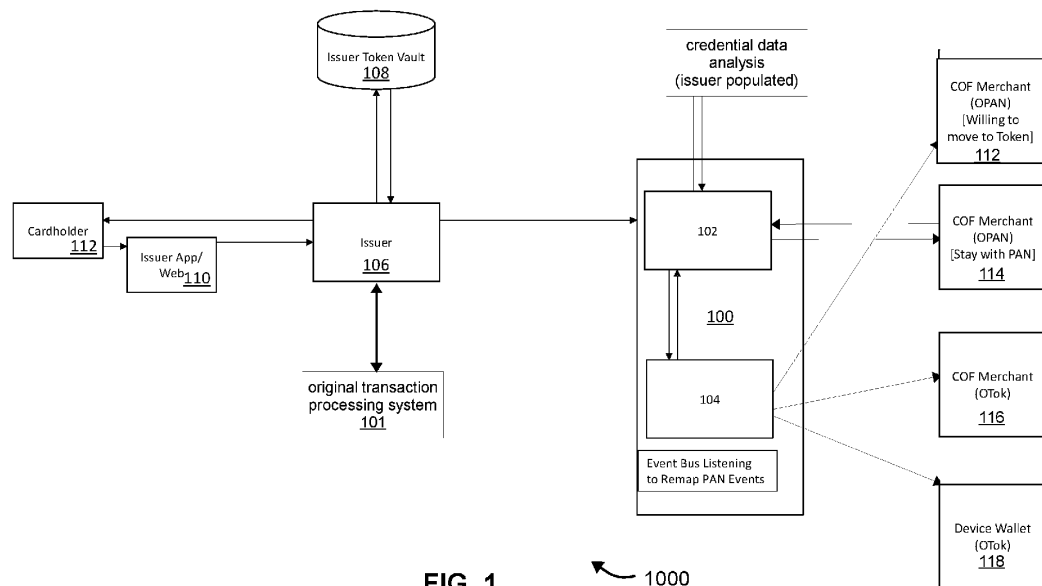


FIG. 1

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(57) Abstract: Provided is a system, method, and computer program product for automatically updating credentials. The system includes at least one processor programmed or configured to receive, from a first issuer system, a migration request identifying an original account identifier, a new account identifier, and a credential request history associated with the original account identifier, analyze the credential request history to identify at least one provisioned credential associated with the original account identifier, the at least one provisioned credential including at least one of a card-on-file merchant credential and a device token, and in response to identifying the at least one provisioned credential, automatically generate an update request configured to cause at least one of the following to update the at least one provisioned credential based on the new account identifier: a merchant system, a payment gateway associated with a merchant system, a user device, or any combination thereof.

[Continued on next page]

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