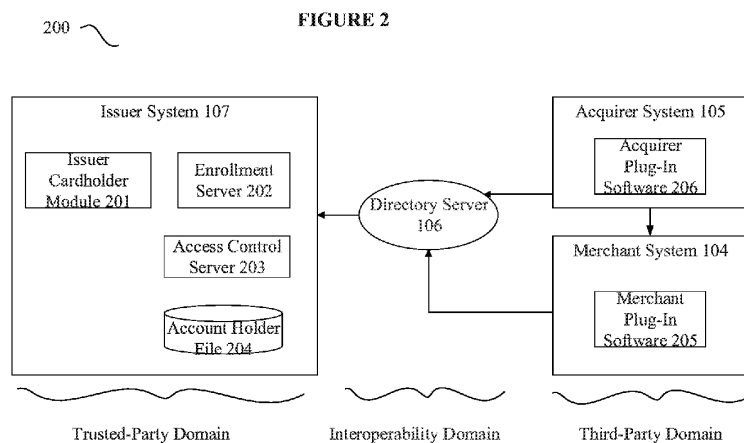




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(54) Title: MOBILE-OTP BASED AUTHORISATION OF TRANSACTIONS



(57) Abstract: Embodiments of the present disclosure relate to methods and systems for authenticating and authorizing mobile-One Time Password (m-OTP) based transactions. A cardholder (101) can generate the m-OTP in an issuer mobile application (301) and enter in a checkout page for completing the transaction. Once the m-OTP is entered, a merchant system (104) generates a transaction message comprising the m-OTP and a unique identifier indicating that the transaction message comprises the m-OTP. Is submitted to a directory server (106) which sends the transaction message to an issuer system (107) for authentication and authorization. The issuer system (107) generates a response message comprising a result of authentication and authorization of the transaction message. The directory server (106) routes the response message to the merchant system (104) via the acquirer system (105).

[Continued on next page]

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