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(54) **Title:** MOBILE USER AUTHENTICATION SYSTEM AND METHOD

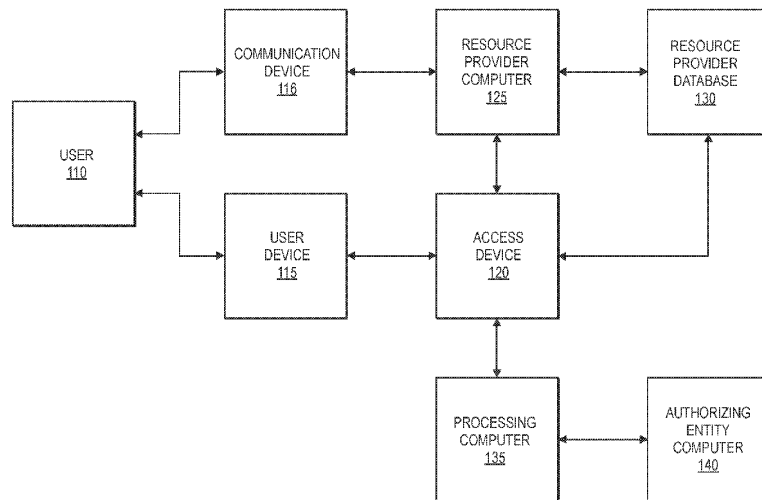


FIG. 1

(57) **Abstract:** Methods and systems for mobile cardholder authentication are provided. An access device can obtain interaction data produced during an interaction between a user and the resource provider computer in which the user attempts to obtain a resource from a resource provider and user device data comprising a cryptogram and supplemental data from the user device or another user device operated by the user. The cryptogram of the user device can be validated and the interaction data and user device data can be compared to determine that the user interacting with the access device is the same user as the user that interacted with the resource provider computer. The access device can provide an indication that the resource will be provided to the user responsive to determining that the user interacting with the access device is the same user as the user that interacted with the resource provider computer.

[Continued on next page]

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Declarations under Rule 4.17:

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