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(57) Abstract :

Embodiments of the present disclosure relates to a system (100) and method (300) for seedless anti-phishing authentication of financial transactions using transaction history data. The system (102) comprises a processor (202) coupled to a memory (204). The memory (204) stores processor-executable instructions. The processor (202) is configured to obtain a transaction history data of a user from a financial institution. Next, the processor (202) is configured to analyse the transaction history data. Thereafter, the processor (202) is configured to generate a personalized anti-phishing authentication mechanism based on the analysed transaction history data. In the end, the processor (202) is configured to verify an authenticity of a transaction based on the personalized anti-phishing authentication mechanism.

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