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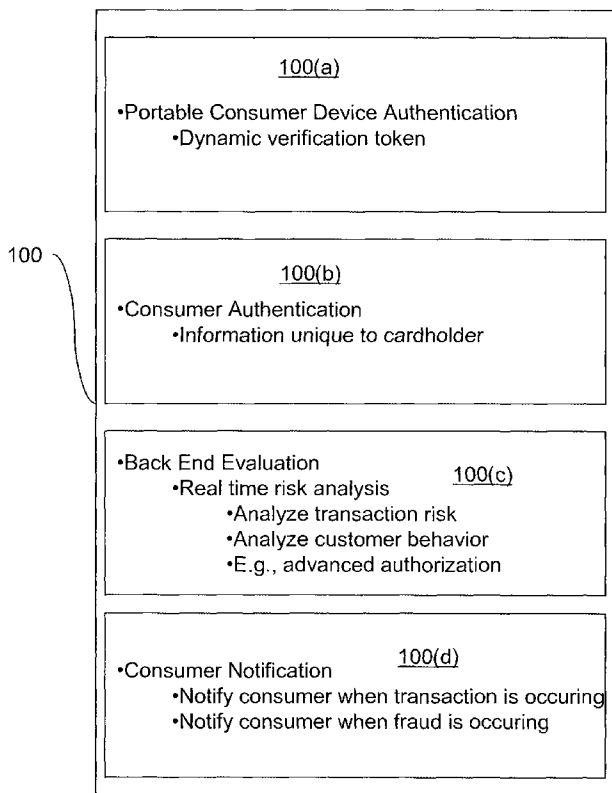
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(54) Title: TRANSACTION AUTHENTICATION USING NETWORK

(57) Abstract: Systems and method for improved consumer and portable consumer device authentication are disclosed. Such systems and methods may include using dynamic verification values, challenge questions, and consumer notification as ways to prevent fraudulent transactions from being conducted.



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<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - H04L 9/00 (2008.01) USPC - 713/169 According to International Patent Classification (IPC) or to both national classification and IPC</p>																	
<p>B. FIELDS SEARCHED</p> <p>Minimum documentation searched (classification system followed by classification symbols) IPC(8): H04L 9/00 (2008.01) USPC: 713/169</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched 705/44; 705/26; 705/67; 726/2</p> <p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) USPTO WEST (PGPB, USPT, EPAB, JPAB); GOOGLE Search Terms Used: risk, threshold, rating, verify\$, authon\$, fingerprint, magnetic, transaction, purchase, device, phone, challenge, message</p>																	
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:10%;">Category*</th> <th style="width:70%;">Citation of document, with indication, where appropriate, of the relevant passages</th> <th style="width:20%;">Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>X --- Y</td> <td>US 2005/0268107 A1 (HARRIS et al.) 01 December 2005 (01.12.2005), entire document, especially para [0024]-[0029], [0079]-[0087], [0105], [0111], [0124]-[0129], [0167]-[0168]</td> <td>1-2, 4-22 ----- 3, 23-29</td> </tr> <tr> <td>Y</td> <td>US 2005/0122209 A1 (BLACK) 09 June 2005 (09.06.2005), entire document, especially para [0028]-[0029], [0071], [0089], [0092] [0118], Figs 15a and 15b</td> <td>3, 23-29</td> </tr> <tr> <td>A</td> <td>US 2005/0273442 A1 (BENNETT et al.) 08 December 2005 (08.12.2005)</td> <td>1-29</td> </tr> <tr> <td>A</td> <td>US 7,058,978 B2 (FEUERSTEIN et al.) 06 June 2006 (06.06.2006)</td> <td>1-29</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	X --- Y	US 2005/0268107 A1 (HARRIS et al.) 01 December 2005 (01.12.2005), entire document, especially para [0024]-[0029], [0079]-[0087], [0105], [0111], [0124]-[0129], [0167]-[0168]	1-2, 4-22 ----- 3, 23-29	Y	US 2005/0122209 A1 (BLACK) 09 June 2005 (09.06.2005), entire document, especially para [0028]-[0029], [0071], [0089], [0092] [0118], Figs 15a and 15b	3, 23-29	A	US 2005/0273442 A1 (BENNETT et al.) 08 December 2005 (08.12.2005)	1-29	A	US 7,058,978 B2 (FEUERSTEIN et al.) 06 June 2006 (06.06.2006)	1-29
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<p><input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/></p>																	
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<p>Date of the actual completion of the international search</p> <p>29 January 2008 (29.01.2008)</p>		<p>Date of mailing of the international search report</p> <p align="center">28 MAR 2008</p>															
<p>Name and mailing address of the ISA/US</p> <p>Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201</p>		<p>Authorized officer:</p> <p align="center">Lee W. Young</p> <p>PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774</p>															