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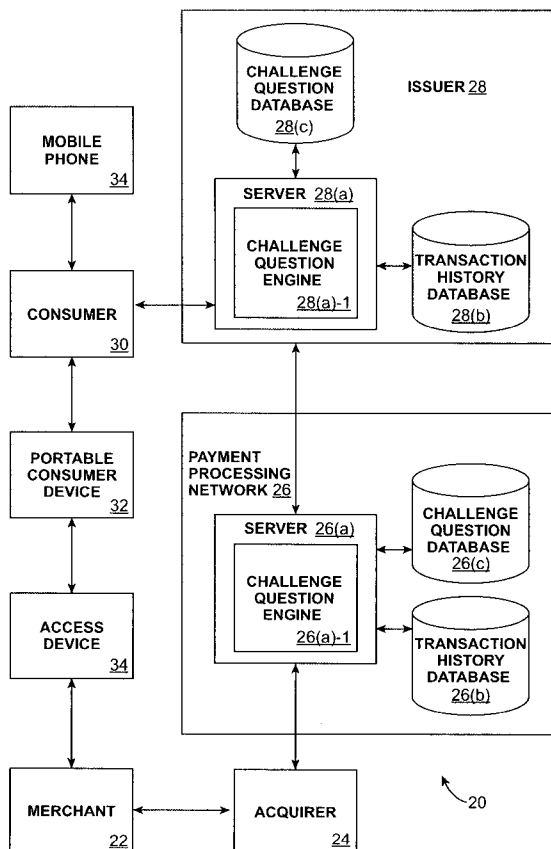
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(54) Title: CONSUMER AUTHENTICATION SYSTEM AND METHOD



(57) Abstract: A method for authenticating a consumer. The method includes receiving an authorization request message associated with a consumer conducting a transaction with a portable consumer device. A challenge message is sent to the consumer, where the challenge message is dynamic or semi-dynamic. A challenge response message is received from the consumer, and an authorization response message is sent to the consumer. The authorization response message indicates whether or not the transaction is authorized.

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A. CLASSIFICATION OF SUBJECT MATTER
 IPC: G06Q 99/00(2006.01)

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B. FIELDS SEARCHED
 Minimum documentation searched (classification system followed by classification symbols)
 U.S. : 705/67, 455/558, 379/59

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Dialog

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6,836,670 B2 (CASTROGIOVANNI et al) 28 December 2004 (28.12.2004), see entire document.	1-31
A	US 5,539,810 A (KENNEDY et al) 23 July 1996 (23.07.1996), figure 1 and associated text.	1-31

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:		
"A" document defining the general state of the art which is not considered to be of particular relevance	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
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"O" document referring to an oral disclosure, use, exhibition or other means		
"P" document published prior to the international filing date but later than the priority date claimed	"&"	document member of the same patent family

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