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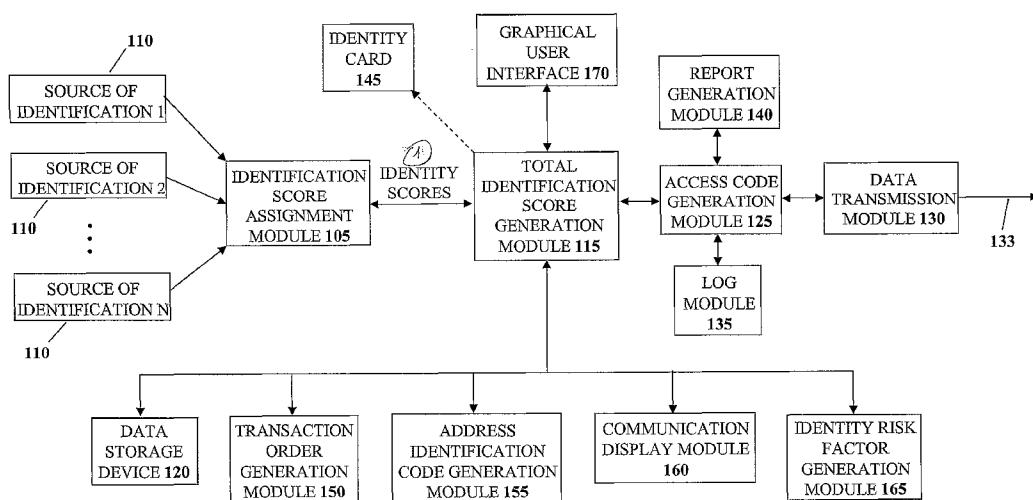
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(54) Title: SYSTEM AND METHOD FOR IDENTITY VERIFICATION AND MANAGEMENT



(57) Abstract: A system for verifying the identity of a user includes an identification score assignment module configured to receive at least one source of identification of the user and to assign an identification score to each of the at least one source of identification. The system includes a total identification score generation module, in communication with the identification score assignment module, configured to generate a total identification score of the user from the identification scores of each of the at least one source of identification and a predetermined function. The total identification score of the user is associated with a level of verification of the identity of the user, and compared to a minimum identification score associated with a transaction. The transaction is performed when the total identification score of the user is greater than or equal to the minimum identification score.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/44161

A. CLASSIFICATION OF SUBJECT MATTER

IPC: G06Q 10/00(2006.01)

USPC: 705/28

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/28

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)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2003/0038707 A (GELLER) 27 February 2003 (27.02.2003), abstract, paragraphs 0002, 0003, 0006, 0013, 0014, 0019, 0021, 0028, 0076 and 0078.	1-30

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

* Special categories of cited documents:	"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
"A" document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"B" earlier application or patent published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Z"	document member of the same patent family
"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		

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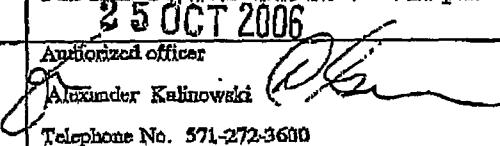
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