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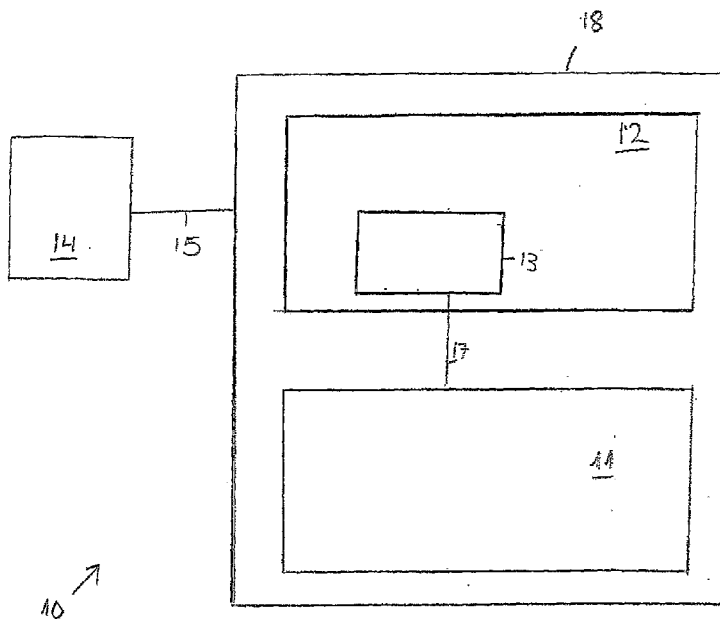
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(54) Title: SYSTEM AND METHOD OF FRAUD REDUCTION



(57) Abstract: A system and method may allow for extending authentication to a two factor, out of band form, requiring an additional data element or code via a channel different from the channel used for the primary transaction, where the different channel has the attribute that it is difficult or costly to achieve many access points to it, and it is possible to limit the number of users associated with a particular access point to it.

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**INTERNATIONAL SEARCH REPORT**

International application No.  
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**A. CLASSIFICATION OF SUBJECT MATTER**  
 IPC: **G06Q 99/00( 2006.01)**  
  
 USPC: 705/67  
 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. : 705/67, 726/12, 705/35

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.
A,P	US 6,880,088 (Gazier et al.) 12 April 2005 (12.04.2005), see entire document	1-40
A	US 6,233,565 (Lewis et al.) 15 May 2001 (15.05.2001), see entire document	1-40
A	US 5,903,721 (Sixtus) 11 May 1999 (11.05.1999), see entire document	1-40

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