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(54) **Title:** AN APPARATUS INCLUDING DATA BEARING MEDIUM FOR REDUCING FRAUD IN PAYMENT TRANSACTIONS USING A BLACKLIST

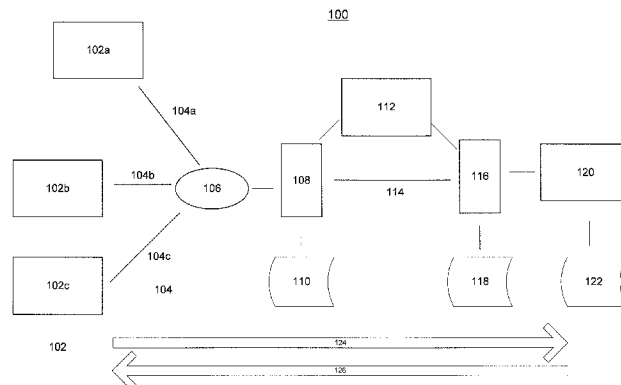


Figure 1

(57) **Abstract:** A system, apparatus, and method for reducing fraud in electronic payment transactions. The apparatus includes a processor that executes instructions to implement a process to identify consumer or merchant devices that have been used in fraudulent transactions and prevent the authorization of future transactions that are initiated using those devices. By collecting device data as part of authorization messages and processing that data, devices that are used in fraudulent transactions with different merchants or involving different accounts may be identified and prevented from being the source of future transactions. This prevents future losses and reinforces the integrity of the transaction system.

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## INTERNATIONAL SEARCH REPORT

International application No.  
**PCT/US2010/042588****A. CLASSIFICATION OF SUBJECT MATTER****G06Q 20/00(2006.01)i, G06Q 40/00(2006.01)i**

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)

G06Q 20/00; G06F 12/14; G06F; H04M 3/00; G06F 15/30

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

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) &amp; Keywords: transaction, fraud, authentication and blacklist.

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 01-67201 A2 (AURORA WIRELESS TECHNOLOGIES, LTD.) 13 September 2001 See the abstract, figures 1-2 and claims 1-10, 20-29.	1-20
A	US 6157707 A1 (BAULIER, GERALD DONALD et al.) 05 December 2000 See the abstract, figures 1-5, column 1, line 64 - column 9, line 36 and claims 1, 8.	1-20
A	US 5386104 A1 (SIME, IAIN R. F.) 31 January 1995 See the abstract, figures 1, 3 and claims 1-2, 28-29.	1-20
A	US 6158010 A1 (MORICONI, MARK et al.) 05 December 2000 See the abstract, column 3, lines 63-67, column 7, lines 59-65, column 8, lines 15-37 and claims 47, 52.	1-20

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

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"&amp;" document member of the same patent family

Date of the actual completion of the international search

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**INTERNATIONAL SEARCH REPORT**

Information on patent family members

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