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[Continued on next page]

(54) **Title:** EVENT TRACKING AND VELOCITY FRAUD RULES FOR FINANCIAL TRANSACTIONS

600

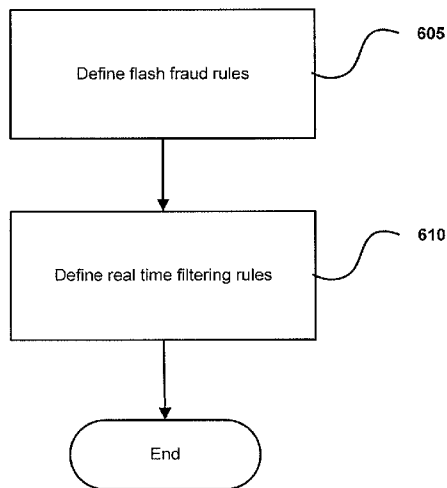


FIG. 4A

(57) **Abstract:** A fraud rule can be applied to a transaction according to a first authorization parameter. The transaction is passed to a filtering rule which is applied to the transaction according to a second authorization parameter. The filtering rule can approve the transaction for processing or pass the transaction on to a third party analysis. The fraud and filtering rules can apply the same analysis to the transaction with the exception of the authorization parameters. The fraud rule and filtering rules can analyze historical attributes of a consumer account.



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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 40/00; G06F 17/60; G07F 19/00; H04L 12/56

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: fraud,filtering, transaction, authorization, parameter, attribute

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2009-0129400 A1 (DIBIASO RICHARD COSIMO et al.) 21 May 2009 See the abstract, paragraphs [0053]-[0111]	1-20
A	US 2007-0106582 A1 (JAMES BAKER et al.) 10 May 2007 See the abstract, paragraphs [0022]-[0038]	1-20
A	US 2006-0226216 A1 (KEITHLEY, Thomas, H et al.) 12 October 2006 See the abstract, paragraphs [0031]-[0039]	1-20
A	US 2002-0194119 A1 (WILLIAM WRIGHT et al.) 19 December 2002 See the abstract, paragraphs [0058]-[0062], [0158]-[0160]	1-20

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

\* Special categories of cited documents:

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

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