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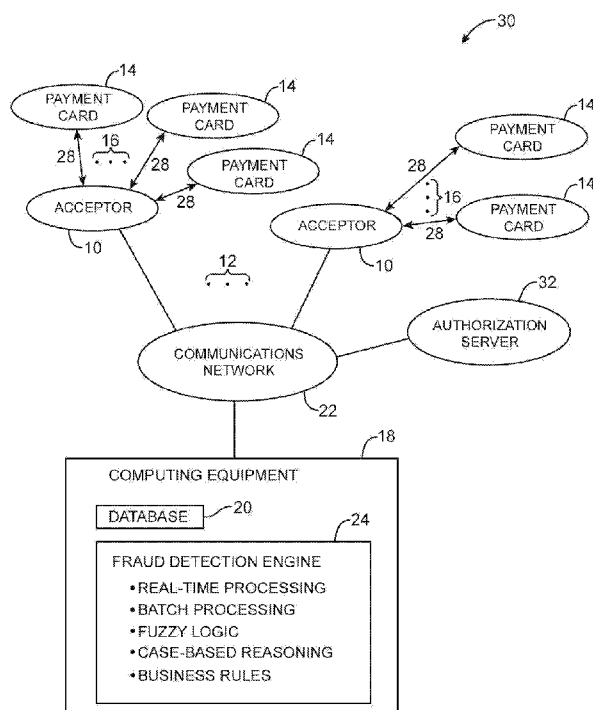
(54) **Title:** SYSTEMS AND METHODS FOR ADAPTIVE IDENTIFICATION OF SOURCES OF FRAUD

FIG. 1

(57) **Abstract:** A fraud detection engine is provided that analyzes transactions for fraudulent transactions. The transactions may include credit card or debit card transactions. The fraud detection engine may identify possible sources of fraud. The fraud detection engine may identify possible phony acceptors that masquerade as genuine merchants. The fraud detection engine may identify compromising points where accounts become compromised and are prone to fraudulent transactions thereafter. The fraud detection engine may receive and analyze transaction data in real-time or in batch mode. The fraud detection engine may use fuzzy logic. The fraud detection engine may use artificial intelligence such as case-based reasoning or business rules.



LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK,
SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ,
GW, ML, MR, NE, SN, TD, TG).

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INTERNATIONAL SEARCH REPORT

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PCT/US2012/027335**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 20/40(2012.01)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 20/40; G06F 11/30; G06K 5/00; G06F 17/60; G06Q 40/00; G06Q 10/00

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) & Keywords: transaction, identification, fraud, detection, fuzzy logic, cardholder, acceptor

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X A	US 2010-0145836 A1 (BAKER JAMES C. et al.) 10 June 2010 See abstract, figures 4-6 and claims 1-28.	1,5,6,10,11,18 2-4,7-9,12-17
A	US 7793835 B1 (COGGESHALL STEPHEN et al.) 14 September 2010 See abstract, figures 6-7 and claims 1-16.	1-18
A	US 2002-0120846 A1 (WHITNEY HILTON STEWART et al.) 29 August 2002 See abstract, figure 1 and claims 1-19.	1-18
A	US 2002-0133721 A1 (AKLI ADJAOUTE) 19 September 2002 See abstract and claims 1-14.	1-18

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

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Date of the actual completion of the international search

25 SEPTEMBER 2012 (25.09.2012)

Date of mailing of the international search report

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INTERNATIONAL SEARCH REPORT

Information on patent family members

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