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- (71) Applicant (for all designated States except US): **THE 41ST PARAMETER, INC.** [US/US]; 17851 North 85th Street, Scottsdale, AZ 85255 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **BRITTON, David** [US/US]; 4120 E Coolbrook Ave., Phoenix, AZ 85032 (US). **EISEN, Ori** [US/US]; 6214 E Hillery Drive, Scottsdale, AZ 85254 (US). **YALOV, Raz** [IL/US]; 14362 N 98th Pl, Scottsdale, AZ 85260 (US).
- (74) Agents: **KIM, Elaine, A.** et al.; WILSON SONSINI GOODRICH & ROSATI, 650 Page Mill Road, Palo Alto, CA 94304-1050 (US).
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(54) Title: VARIABLE RISK ENGINE

(57) Abstract: The invention provides systems and methods for risk assessment using a variable risk engine. A method for risk assessment may comprise setting an amount of real-time risk analysis for an online transaction, performing the amount of real-time risk analysis based on the set amount, and performing an amount of time-delayed risk analysis. In some embodiments, the amount of real-time risk analysis may depend on a pre-determined period of time for completion of the real-time risk analysis. In other embodiments, the amount of real-time risk analysis may depend on selected tests to be completed during the real-time risk analysis.

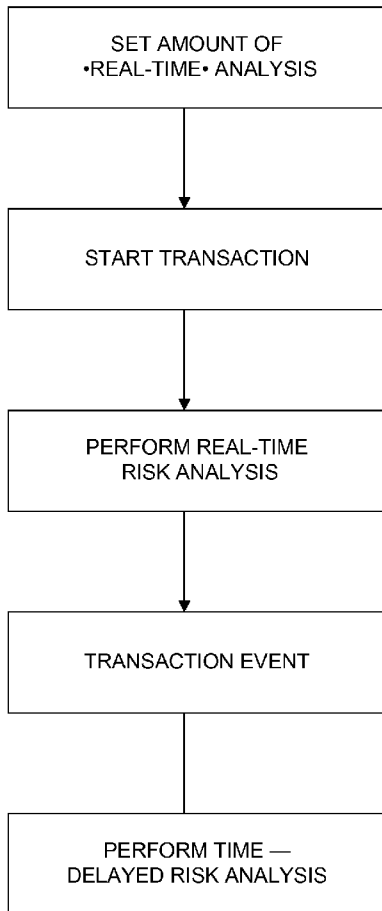


FIG. 4A

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AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

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DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, 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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A. CLASSIFICATION OF SUBJECT MATTER*G06Q 10/00(2006.01)i, G06Q 20/00(2006.01)i, G06F 11/00(2006.01)i, G06F 21/00(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 10/00; G06Q 99/00; G06F 17/60; H04L 9/32; H04L 9/00; G06Q 40/00

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:(risk), (analysis, analyze, examine, assessment, detect), (bank, transact, trade, financial), (time, period), (setup, setting, initiate, configure)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2005-0097320 A1 (LIOR GOLAN et al.) 05 May 2005 See abstract, paragraphs 23,24,69,74, claim 20 and figures 1,2.	1-20
A	JP 2008-535124 A (BROADWAY TECHNOLOGY LLC) 28 August 2008 See abstract, claim 4 and figure 2.	1-20
A	US 2008-0222706 A1 (RENAUD MARTIN et al.) 11 September 2008 See abstract, paragraphs 36,37 and figure 2.	1-20
A	US 2001-0011243 A1 (RON DEMBO et al.) 02 August 2001 See abstract, paragraph 13 and figure 1.	1-20
A	US 2007-0233599 A1 (RAVI GANESAN et al.) 04 October 2007 See abstract, claim 1 and figure 1.	1-20

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

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 Korean Intellectual Property Office
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Authorized officer

Lim, Young Gug

Telephone No. 82-42-481-5643



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Information on patent family members

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