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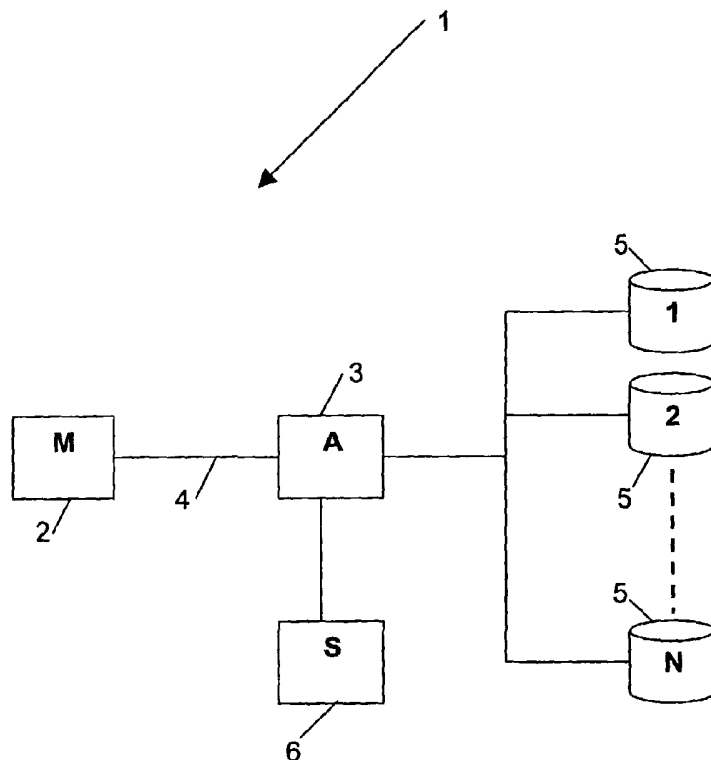
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(54) Title: FRAUD DETECTION



(57) Abstract: A fraud detection system (1) comprises a merchant portal (2) accessible by a purchaser along a communication network (4) in order to conduct a commercial transaction, and an analysis facility (3) in communication with the merchant portal (2). The merchant portal (2) is arranged to enable input by the purchaser of transaction data relating to the commercial transaction. The analysis facility (3) receives inputted transaction data from the merchant portal (2) along the communication network (4) and derives, independently and asynchronously from the merchant portal (2), one or more indicators of potential fraud by the purchaser as a function of the inputted transaction data. The transaction data is added to a queue (8) and is processed by a check agent (9) on a first-in-first-processed basis, independently and asynchronously from the merchant portal (2), according to a number of predetermined checks to obtain corresponding check results. A decision engine (11) aggregates the results of the checks according to one or more aggregation algorithms to derive the one or more indicators of potential fraud by the purchaser.



ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO,
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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

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US CL : 235/375, 379, 380, 382; 705/35, 39, 40

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. : 235/375, 379, 380, 382; 705/35, 39, 40

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.
X	US 6,047,268 A (BARTOLI et al.) 4 April 2000 (04.04.2000), Fig. 1-2, column 2, line 27- col. 3, line 51, and column 5, line 45-column 9, line 56.	1-4 and 30-33
X	US 6,122,624 A (TETRO et al.) 19 September 2000 (19.09.2000), Abstract, Figs. 2-6, and column 4, line 28 - column 8, line 53.	1-4, 6, 7, and 30-33
Y	US 5,457,305 A (AKEL et al.) 10 October 1995 (10.10.1995), column 2, line 48 - column 9, line 3.	14-19, 21-23, 28, 29, 34-36, 43-45, and 47
A	US 5,365,046 A (HAYMANN) 15 November 1994 (15.11.1994), Figs. 1-2 and Abstract.	1-52



Further documents are listed in the continuation of Box C.



See patent family annex.

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