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[Continued on next page]

(54) Title: CARDLESS CHALLENGE SYSTEMS AND METHODS

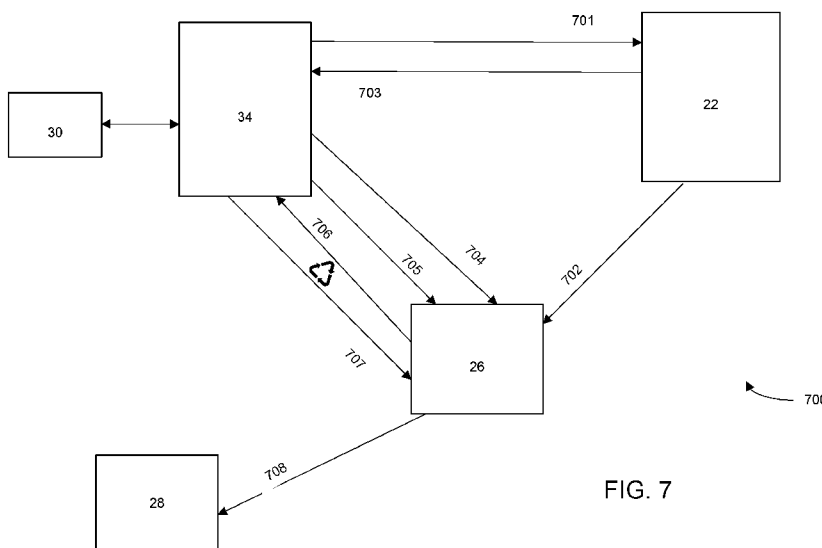


FIG. 7

(57) Abstract: Systems, methods, and apparatus for handling and/or authorizing payment requests by a consumer for a transaction are provided. Challenge questions may be presented from the non-merchant to the consumer after receiving the payment information, thereby allowing a judicious determination of when to ask such challenge questions and allowing complex and probative questions. The time limit for such challenge questions may advantageously be unconstrained, while still preserving security. Also, a risk analysis may be started prior to the consumer submitting payment information, thus allowing an efficient and complex risk analysis. Information about an access device used by the consumer may be obtained at the non-merchant from the access device with code sent to the access device from the merchant, and the device information may be used in the risk analysis.

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B. FIELDS SEARCHED

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Korean Utility models and applications for Utility models since 1975

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

PAJ, FPD, USPAT, eKIPASS "Keyword: payment, transaction, authorize, fraud, server, score"

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
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| Y | US 6,157,707 A (BAULIER, GERALD DONALD et al.) 5 DECEMBER 2000. See the abstract; column 3, line 66 - column 11, line 45; figures 1, 2. | 1-32 |
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 Further documents are listed in the continuation of Box C. See patent family annex.

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