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(54) Title: METHODS, SYSTEMS, AND COMPUTER-READABLE STORAGE MEDIA FOR MANAGING RISK USING LOCATION, MOBILE, AND USER PARTICIPATING - BASED IDENTITY VERIFICATION

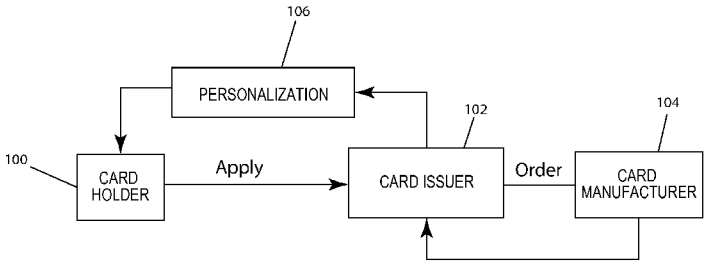


FIG. 1

(57) Abstract: The presently disclosed subject matter is directed to methods, systems, and computer-readable storage media for location, mobile, and user participating - based identity verification for the purposes of risk management. In one embodiment, the method, system, and computer-readable storage media includes receiving user data, receiving verification data, and verifying the identity of a user based on the user data and the verification request data. The user data may include location data and/or identity data, and the user data may be received from a mobile device. The identity data may include biometric data regarding the user. The method, system, and computer-readable storage media may include comparing the user data to the verification request data. The method, system, and computer-readable storage media may also include performing an action based on the results of the verification wherein the action is authorizing a payment.

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

H04W 12/06(2009.01)i, H04W 4/02(2009.01)i, G06Q 20/40(2012.01)i, H04W 88/02(2009.01)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)

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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: location, mobile, transaction, identification

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2009-0187492 A1 (HAMMAD AYMAN et al.) 23 July 2009 See abstract; paragraphs [0048]-[0055]; claim 19; figure 2.	1,2,4-7,11-15 ,17-25,27-29
A	US 2010-0049615 A1 (ROSE GREGORY GORDON et al.) 25 February 2010 See abstract; paragraphs [0059]-[0063]; claim 1; and figures 4, 5.	3,8-10,16,26

☐ Further documents are listed in the continuation of Box C.

☒ See patent family annex.

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
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"&" document member of the same patent family

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