CLAIMS:

1. A non-transitory computer readable medium storing thereon a set of instructions which when executed by a processor cause the processor to:

send an authorization request to an authentication control server, the authorization request including data associated with a participant in a transaction;

receive an authorization response from the authentication control server, the authorization response including an indicator that indicates portions of the data associated with the participant in the transaction that are verified;

determine if the indicator meets or exceeds a threshold; and

authorize the transaction if the threshold is met or exceeded.

2. The non-transitory computer readable medium of claim 1 , wherein the threshold is all of the data associated with the participant in the transaction.

3. The non-transitory computer readable medium of claim 1 further comprising instructions which cause the processor to:

send a verify enrollment request to a directory server, the verify enrollment request including information to identify the authentication control server that can verify the data associated with the participant in the transaction; and

receive a verify enrollment response from the directory server, the verify enrollment response indicating if the authentication control server is configured to verify data associated with the participant in the transaction.

4. The non-transitory computer readable medium of claim 1 further comprising instructions which cause the processor to:

compute a hash value based on data received from a user, and include the hash value as the data associated with the participant in the transaction.

5. The non-transitory computer readable medium of claim 1 wherein the participant in the transaction is a recipient of funds in a money transfer transaction.

6. The non-transitory computer readable medium of claim 1 wherein the participant in the transaction is a sender of funds in a money transfer transaction.

7. A server computer comprising the non-transitory computer readable medium of claim 1.

8. A method comprising:

sending an authorization request to an authentication control server, the authorization request including data associated with a participant in a transaction;

receiving an authorization response from the authentication control server, the authorization response including an indicator that indicates portions of the data associated with the participant in the transaction that are verified;

determining, with a server computer, if the indicator meets or exceeds a threshold; and

authorizing the transaction if the indicator meets or exceeds the threshold.

9. The method of claim 8 further comprising:

computing, with the server computer, a hash value based on data received from a user, and including the hash value as the data associated with the participant in the transaction.

10. A non-transitory computer readable medium storing thereon a set of instructions which when executed by a processor cause the processor to:

receive an authorization request, the authorization request including data associated with a participant in a transaction;

compare the data associated with the participant in the transaction with data stored by an issuer; and

send an authorization response, the authorization response including an indicator that indicates results of the comparison.

11. The non-transitory computer readable medium of claim 10 wherein comparing the data associated with the participant in the transaction with data stored by an issuer further comprises instructions which cause the processor to: calculate a hash value based on the data stored by the issuer; and determine if the hash value is the same as the data associated with a participant in a transaction that was included in the authorization request.

12. The non-transitory computer readable medium of claim 10 wherein the indicator indicates one of no match, partial match, or complete match.

13. The non-transitory computer readable medium of claim 10 further comprising instructions which cause the processor to:

receive a verify enrollment request from a directory server, the verify enrollment request including information to identify an account associated with the participant in the transaction; and

send a verify enrollment response to the directory server, the verify enrollment response indicating if the processor is configured to verify data associated with the participant in the transaction.

14. The non-transitory computer readable medium of claim 10 wherein the participant in the transaction is a recipient of funds in a money transfer transaction.

15. The non-transitory computer readable medium of claim 10 wherein the participant in the transaction is a sender of funds in a money transfer transaction.

16. A server computer comprising the non-transitory computer readable medium of claim 10.

17. A method comprising:

receiving an authorization request, the authorization request including data associated with a participant in a transaction;

comparing the data associated with the participant in the transaction with data stored by an issuer; and

sending an authorization response, the authorization response including an indicator that indicates results of the comparison.

18. The method of claim 17 further comprising:

calculating a hash value based on the data stored by the issuer; and determining if the hash value is the same as the data associated with a participant in a transaction that was included in the authorization request.

Claims

1. A non-transitory computer readable medium storing thereon a set of instructions which when executed by a processor of a server cause the server to:

receive, from a computer of a sender, transaction information for a transaction involving the sender and a recipient, wherein the transaction information includes an account identifier of an account of the recipient and identifying data associated with the recipient;

send, to a directory server, a verify enrollment request that includes information allowing the directory server to identify an authentication control server that can verify the identifying data associated with the recipient in the transaction; and

receive, from the directory server, a verify enrollment response identifying the authentication control server as being configured to verify the identifying data associated with the recipient in the transaction;

send a request for the transaction to the identified authentication control server of an issuer of the recipient account, the request including one or more elements based upon the identifying data associated with the recipient and further including the account identifier;

receive a response from the authentication control server, the response including an indicator that indicates a result of the authentication control server, based upon the account identifier, attempting to verify the identifying data associated with the recipient in the transaction;

determine whether the indicator meets or exceeds a threshold; and

authorize the transaction when the threshold is met or exceeded.

2. The non-transitory computer readable medium of claim 1, wherein the threshold requires all of the identifying data associated with the recipient in the transaction to be verified by the authentication control server.

3. The non-transitory computer readable medium of claim 1, wherein the identifying data associated with the recipient comprises one or more of:

a name of the recipient;

an address of the recipient;

a birth date of the recipient; and

a government-issued identification number of the recipient.

4. The non-transitory computer readable medium of claim 3, wherein the one or more elements based upon the identifying data comprise:

a hash value computed based upon at least some of the identifying data.

5. The non-transitory computer readable medium of claim 1 wherein the indicator of the response is a yes/no indicator and the transaction is authorized when the indicator is set to yes.

6. A server computer comprising the non-transitory computer readable medium of claim 1.

7. The non-transitory computer readable medium of claim 1, wherein the indicator indicates that some of the one or more elements have not been verified and further indicates that others of the one or more elements have been verified.

8. The non-transitory computer readable medium of claim 7, wherein the threshold is configured so that the indicator meets or exceeds the threshold despite the some of the one or more elements not being verified.

9. A method comprising:

receiving, from a computer of a sender, transaction information for a transaction involving, the sender and a recipient, wherein the transaction information includes an account identifier of an account of the recipient and identifying data associated with the recipient;

send, to a directory server, a verify enrollment request that includes information allowing the directory server to identify an authentication control server that can verify the identifying data associated with the recipient in the transaction; and

receive, from the directory server, a verify enrollment response identifying the authentication control server as being configured to verify the identifying data associated with the recipient in the transaction;

sending a request for the transaction to the identified authentication control server of an issuer of the recipient account, the request including one or more elements based upon the identifying data associated with the recipient and further including the account identifier;

receiving a response from the authentication control server, the response including an indicator that indicates a result of the authentication control server, based upon the account identifier, attempting to verify the identifying data associated with the recipient in the transaction;

determining, with a server computer, whether the indicator meets or exceeds a threshold; and

authorizing the transaction when the indicator meets or exceeds the threshold.

10. The method of claim 9, wherein the identifying data associated with the recipient comprises one or more of:

a name of the recipient;

an address of the recipient;

a birth date of the recipient; and

a government-issued identification number of the recipient.

11. The method of claim 10, further comprising:

computing, with the server computer, a hash value based on the identifying data associated with the recipient, and wherein the one or more elements comprise the hash value.

12. A non-transitory computer readable medium storing thereon a set of instructions which when executed by a processor of a server cause the server to:

receive, from a directory server, a verify enrollment request including an account identifier of an account associated with a recipient in a transaction involving a sender and the recipient;

send, to the directory server, a verify enrollment response indicating that the server is configured to verify identifying data associated with the recipient in the transaction;

receive, from a money transfer server, a request for the transaction including one or more elements based upon the identifying data associated with the recipient in the transaction and the account identifier of the account of the recipient, wherein the identifying data associated with the recipient and the account identifier were provided to the money transfer server via a computer of the sender;

compare the one or more elements based upon the identifying data associated with the recipient in the transaction with data stored by an issuer associated with the account of the recipient identified by the account identifier; and

send a response to the money transfer server to cause the money transfer server to determine whether to allow or deny the transaction, the authorization response including an indicator that indicates a result of the comparison.

13. The non-transitory computer readable medium of claim 12, wherein the identifying data associated with the recipient comprises one or more of:

a name of the recipient;

an address of the recipient;

a birth date of the recipient; and

a government-issued identification number of the recipient.

14. The non-transitory computer readable medium of claim 13 wherein;

the one or more elements comprise a first hash value computed based on at least some of the identifying data; and

comparing the one or more elements based upon the identifying data associated with the recipient in the transaction with the data stored by the issuer comprises:

calculating a second hash value based on the data stored by the issuer; and

determining whether the second hash value is the same as the first hash value.

15. The non-transitory computer readable medium of claim 12, wherein the indicator indicates one of no match, partial match, or complete match.

16. The non-transitory computer readable medium of claim 12, wherein the indicator sent in the response comprises a yes/no indicator.

17. A server computer comprising the non-transitory computer readable medium of claim 12.

18. A method comprising:

receiving, from a directory server, a verify enrollment request including an account identifier of an account associated with a recipient in a transaction involving a sender and the recipient;

sending, to the directory server, a verify enrollment response indicating that the server is configured to verify identifying data associated with the recipient in the transaction;

receiving, from a money transfer server, an authorization request for the transaction including one or more elements based upon the identifying data associated with the recipient in the transaction and the account identifier of the account of the recipient, wherein the identifying data associated with the recipient and the account identifier were provided to the money transfer server via a computer of the sender;

comparing the one or more elements based upon the identifying data associated with the recipient in the transaction with data stored by an issuer associated with the account of the recipient identified by the account identifier; and

sending an authorization response to the money transfer server to cause the money transfer server to determine whether to allow or deny the transaction, the authorization response including an indicator that indicates a result of the comparison.

19. The method of claim 18, wherein the identifying data associated with the recipient comprises one or more of:

a name of the recipient;

an address of the recipient;

a birth date of the recipient; and

a government-issued identification number of the recipient.

20. The method of claim 19 wherein:

the one or more elements comprise a first hash value computed based on at least some of the identifying data; and

the comparing comprises:

calculating a second hash value based on the data stored by the issuer; and determining whether the second hash value is the same as the first hash value.