REPLACEMENT SHEET

14 NOV 2002

Dynamically Variable Security Protocol

Abstract of the Disclosure

An electronic transaction may be implemented in a fashion that allows the security burden to be adjustably set based on the nature of the transaction. By receiving information about the type of transaction (10), a system (44) may implement a variable security protocol (20). For example, the higher the value of the transaction, the greater the security protocol that may be implemented. Of course in such case, the higher security protocol may result in greater overhead or burden to the users. In other cases when the nature of the transaction permits, a lower security burden may be applied.

Figure 1

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