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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR AUTHENTICATING A TRANSACTION BASED ON BEHAVIORAL BIOMETRIC DATA

(57) Abstract: Provided are a system, method, and computer program product for authenticating a transaction based on behavioral biometric data. The method includes receiving an authorization request message associated with a transaction between a merchant system and a payment device. The method also includes determining that an additional security authentication should be applied to the authorization request message based on transaction data. The method further includes communicating an authenticity assessment request to a behavioral biometrics server computer and receiving, from the behavioral biometrics server computer, an authenticity assessment response generated based on at least a portion of the transaction data. The method further includes generating, based on the authenticity assessment response, an authentication response message configured to authenticate or decline the transaction.

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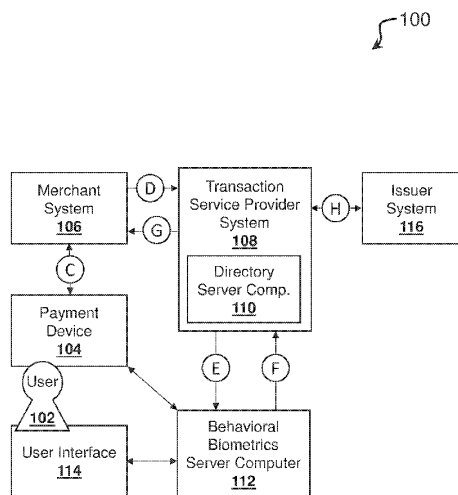


FIG. 1

[Continued on next page]

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- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*
- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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