



- (51) International Patent Classification:
H04L 29/06 (2006.01)
- (21) International Application Number:
PCT/US2021/040968
- (22) International Filing Date:
08 July 2021 (08.07.2021)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
63/050,573 10 July 2020 (10.07.2020) US
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- (81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, IT, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW,

(54) Title: ENGINE FOR CONFIGURING AUTHENTICATION OF ACCESS REQUESTS

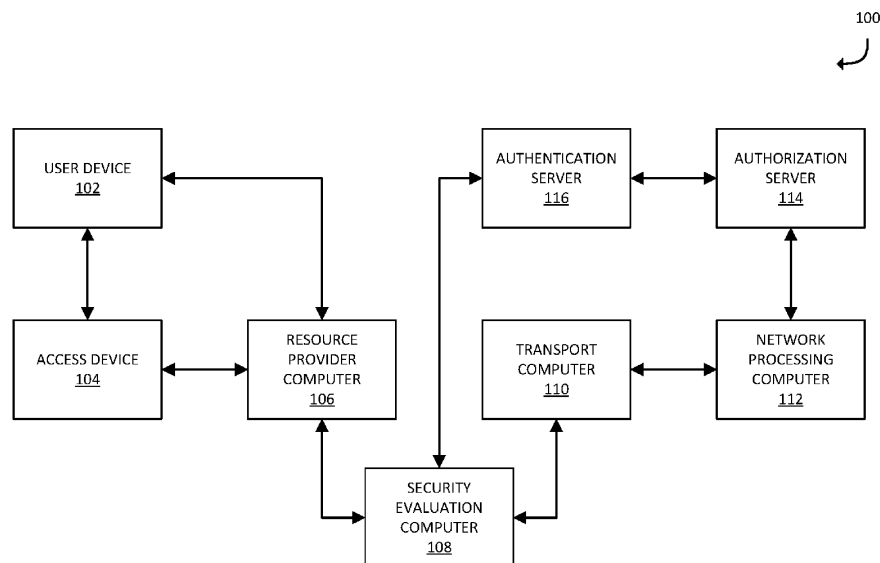


FIG. 1

(57) Abstract: A method comprises a security evaluation computer receiving access data from a user device of a user during an access request. The security evaluation computer analyzes the access data using authentication rules that each specify one of a plurality of authentication protocols for authenticating the user or the user device. At least one of the authentication rules specifies a security level flag for when no authentication is to be performed. The security evaluation computer triggers a first authentication rule corresponding to a first authentication protocol of the plurality of authentication protocols and implements the first authentication protocol. The security evaluation computer sends an authorization request message to an authorization server in a manner consistent with the first authentication protocol and then receive an authorization response message. The security evaluation computer analyzes, using authorization rules, the access data and the authorization response message to determine whether to complete the access request.

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SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN,
TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

— *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

Published:

— *with international search report (Art. 21(3))*
