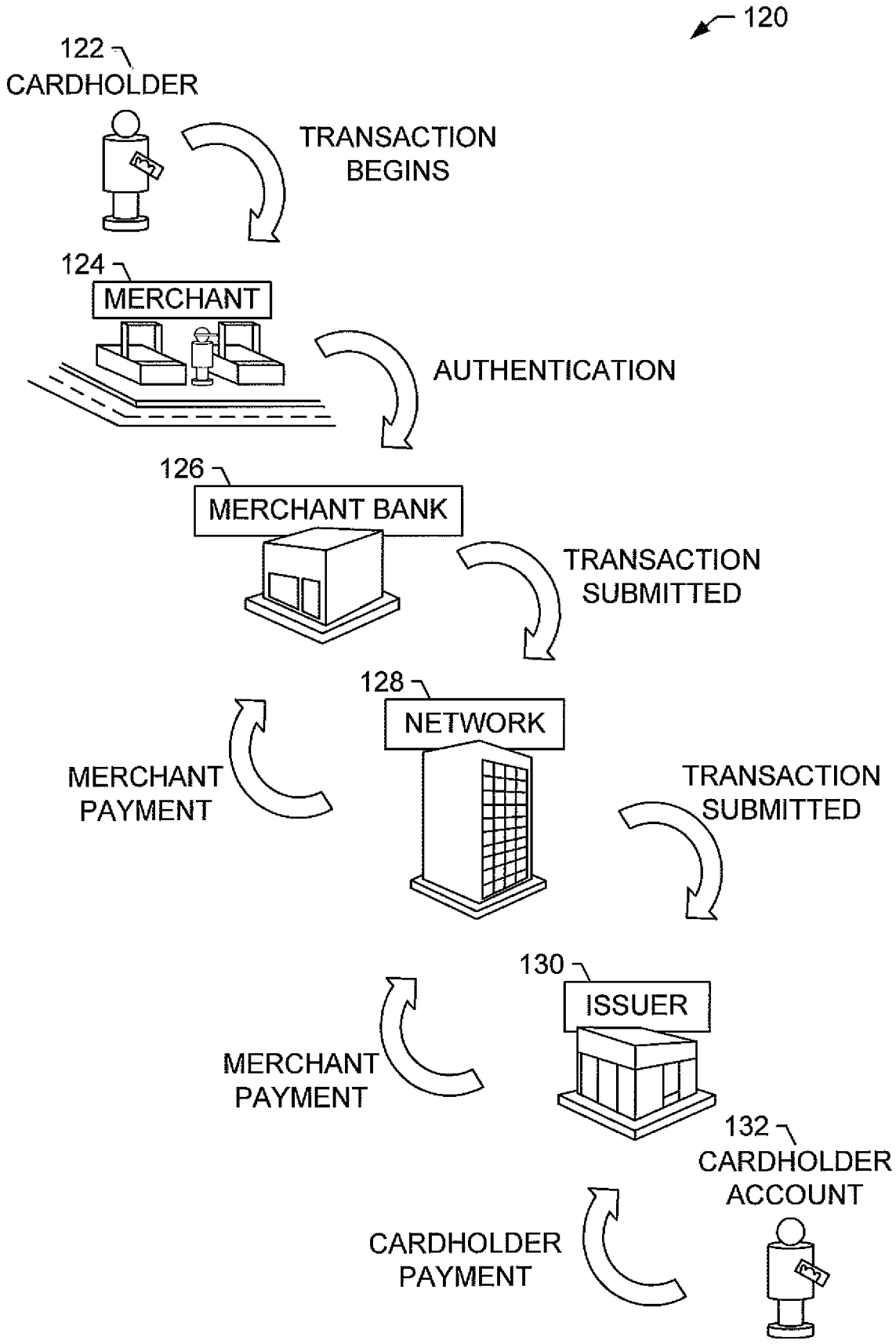
FIG. 1


120
122
CARDHOLDER
TRANSACTION
BEGINS
124
MERCHANT
AUTHENTICATION
126
MERCHANT BANK
TRANSACTION
SUBMITTED
128
NETWORK
MERCHANT
PAYMENT
TRANSACTION
SUBMITTED
130
ISSUER
MERCHANT
PAYMENT
132
CARDHOLDER
ACCOUNT
CARDHOLDER
PAYMENT

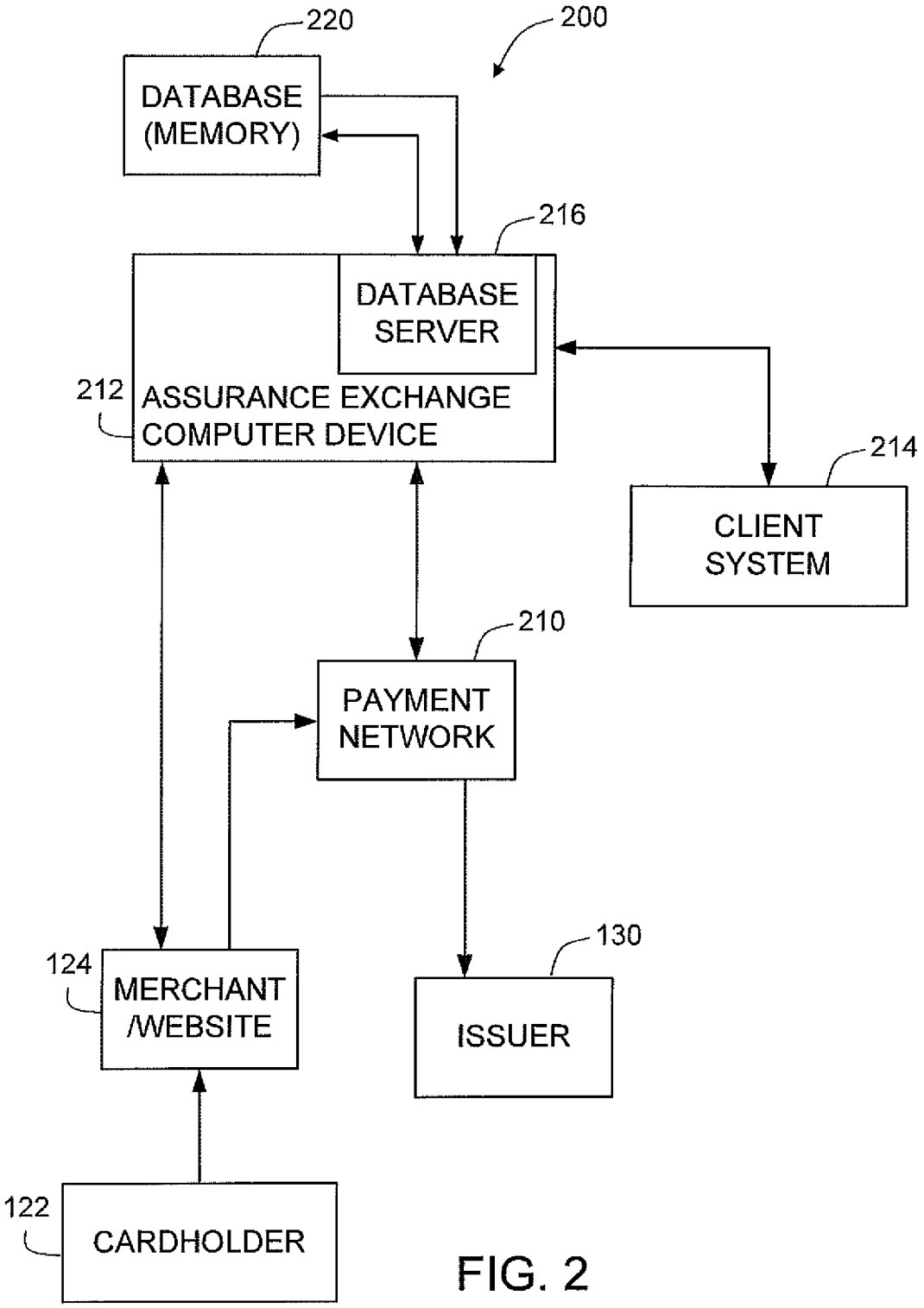

220
200
DATABASE
(MEMORY)
216
DATABASE
SERVER
212
ASSURANCE EXCHANGE
COMPUTER DEVICE
214
CLIENT
SYSTEM
210
PAYMENT
NETWORK
124
MERCHANT
/WEBSITE
130
ISSUER
122
CARDHOLDER

FIG. 2

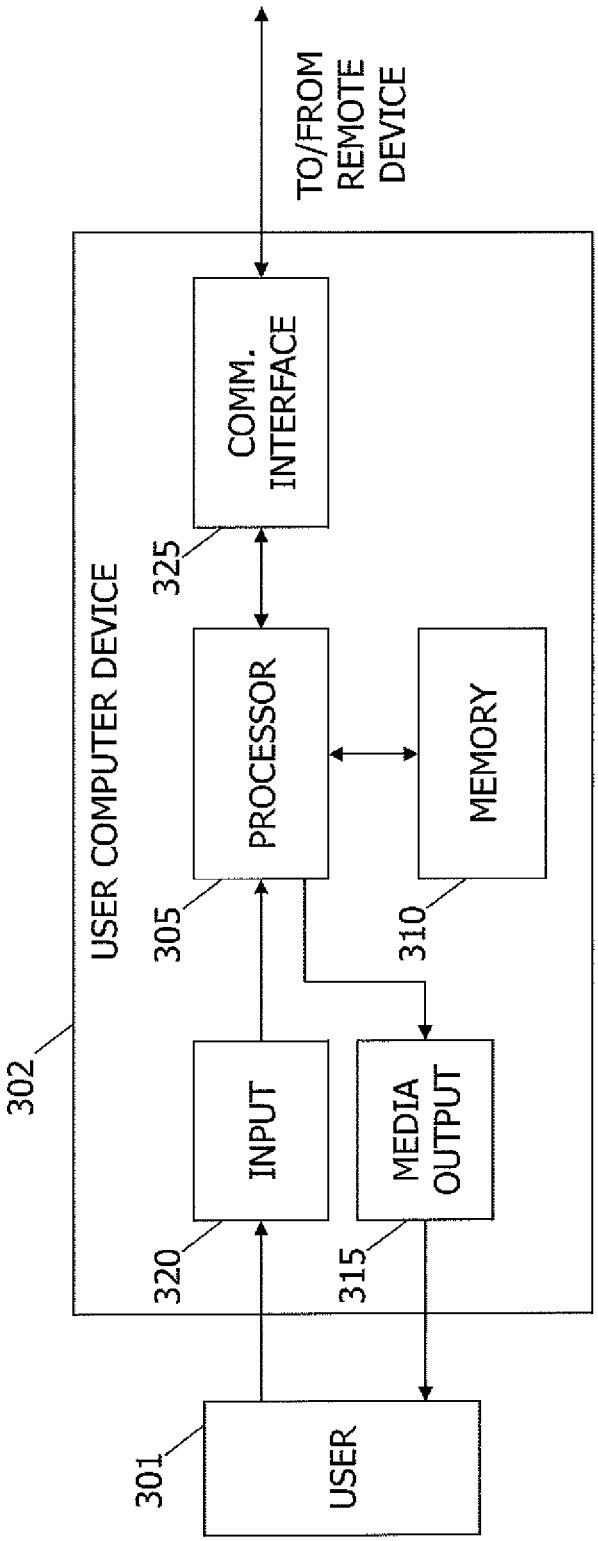

TO/FROM REMOTE DEVICE
USER COMPUTER DEVICE
COMM. INTERFACE
PROCESSOR
MEMORY
INPUT
MEDIA OUTPUT
USER
302
325
305
310
320
315
301

FIG. 3

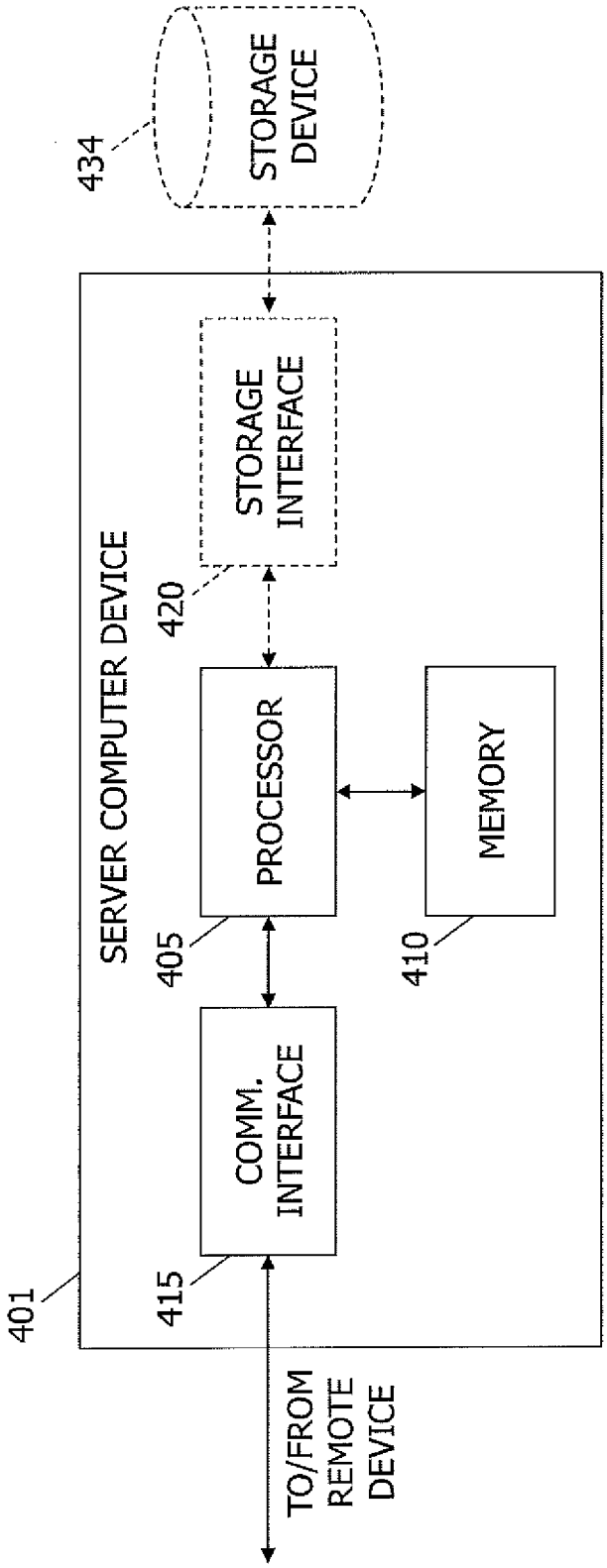
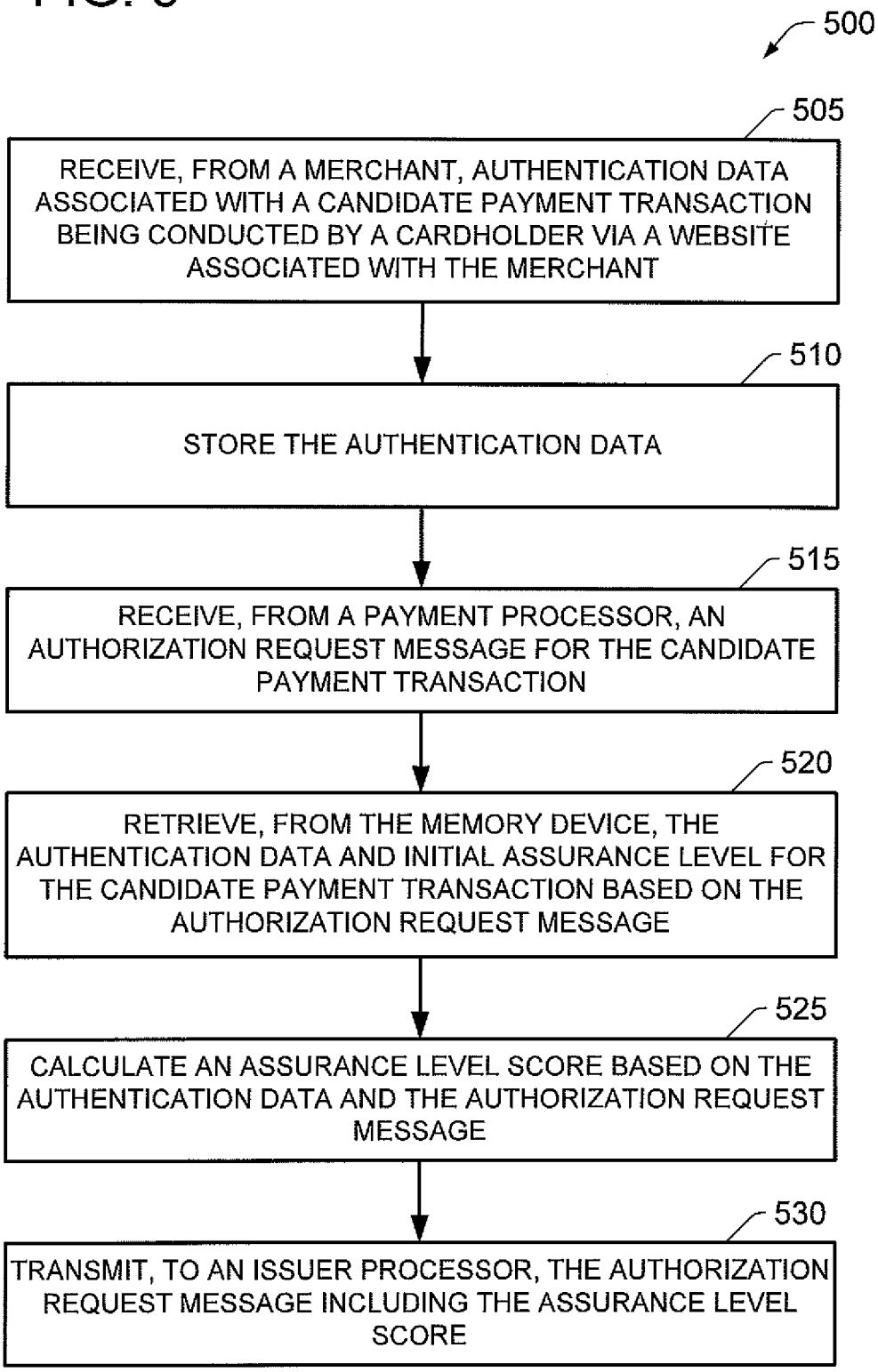

STORAGE DEVICE
434
SERVER COMPUTER DEVICE
STORAGE INTERFACE
420
PROCESSOR
405
MEMORY
410
COMM. INTERFACE
415
401
TO/FROM REMOTE DEVICE

FIG. 4

FIG. 5


500
505
RECEIVE, FROM A MERCHANT, AUTHENTICATION DATA ASSOCIATED WITH A CANDIDATE PAYMENT TRANSACTION BEING CONDUCTED BY A CARDHOLDER VIA A WEBSITE ASSOCIATED WITH THE MERCHANT
510
STORE THE AUTHENTICATION DATA
515
RECEIVE, FROM A PAYMENT PROCESSOR, AN AUTHORIZATION REQUEST MESSAGE FOR THE CANDIDATE PAYMENT TRANSACTION
520
RETRIEVE, FROM THE MEMORY DEVICE, THE AUTHENTICATION DATA AND INITIAL ASSURANCE LEVEL FOR THE CANDIDATE PAYMENT TRANSACTION BASED ON THE AUTHORIZATION REQUEST MESSAGE
525
CALCULATE AN ASSURANCE LEVEL SCORE BASED ON THE AUTHENTICATION DATA AND THE AUTHORIZATION REQUEST MESSAGE
530
TRANSMIT, TO AN ISSUER PROCESSOR, THE AUTHORIZATION REQUEST MESSAGE INCLUDING THE ASSURANCE LEVEL SCORE

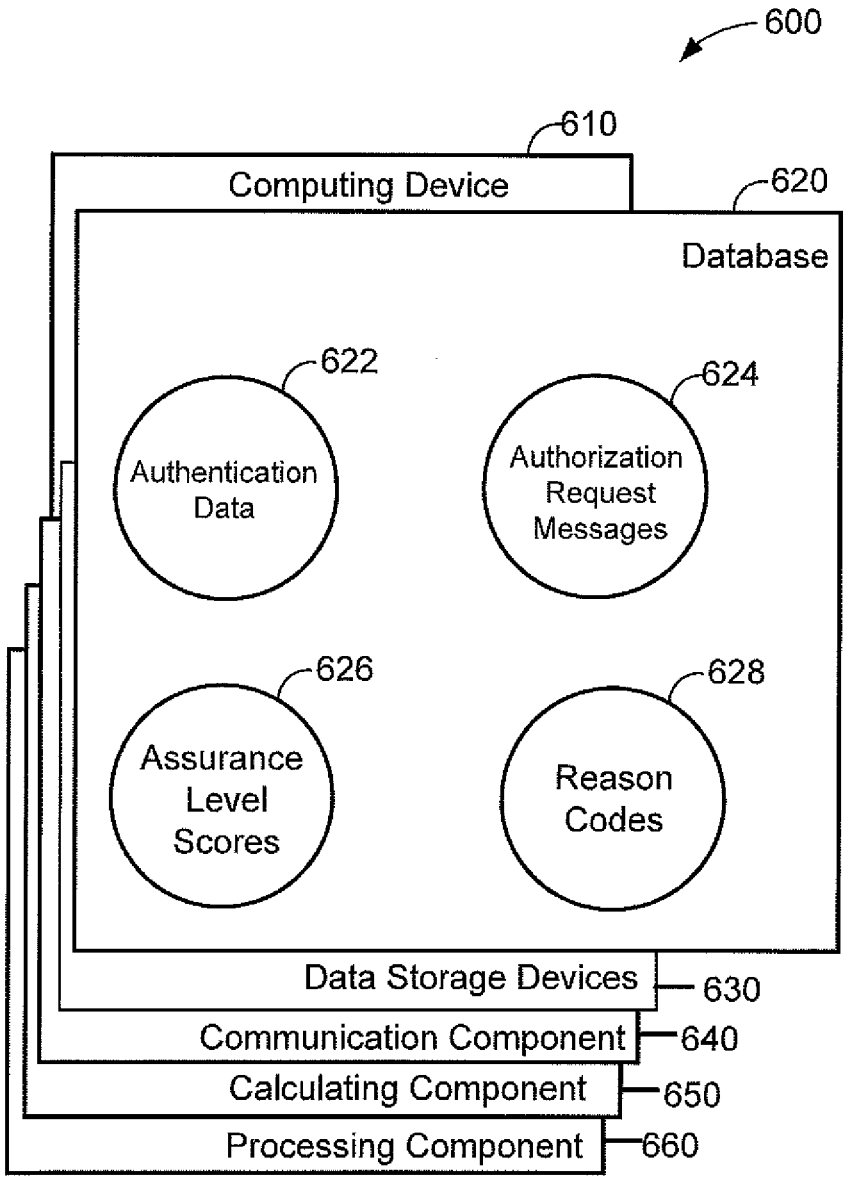

600
610
Computing Device
620
Database
622
Authentication Data
624
Authorization Request Messages
626
Assurance Level Scores
628
Reason Codes
Data Storage Devices
630
Communication Component
640
Calculating Component
650
Processing Component
660

FIG. 6