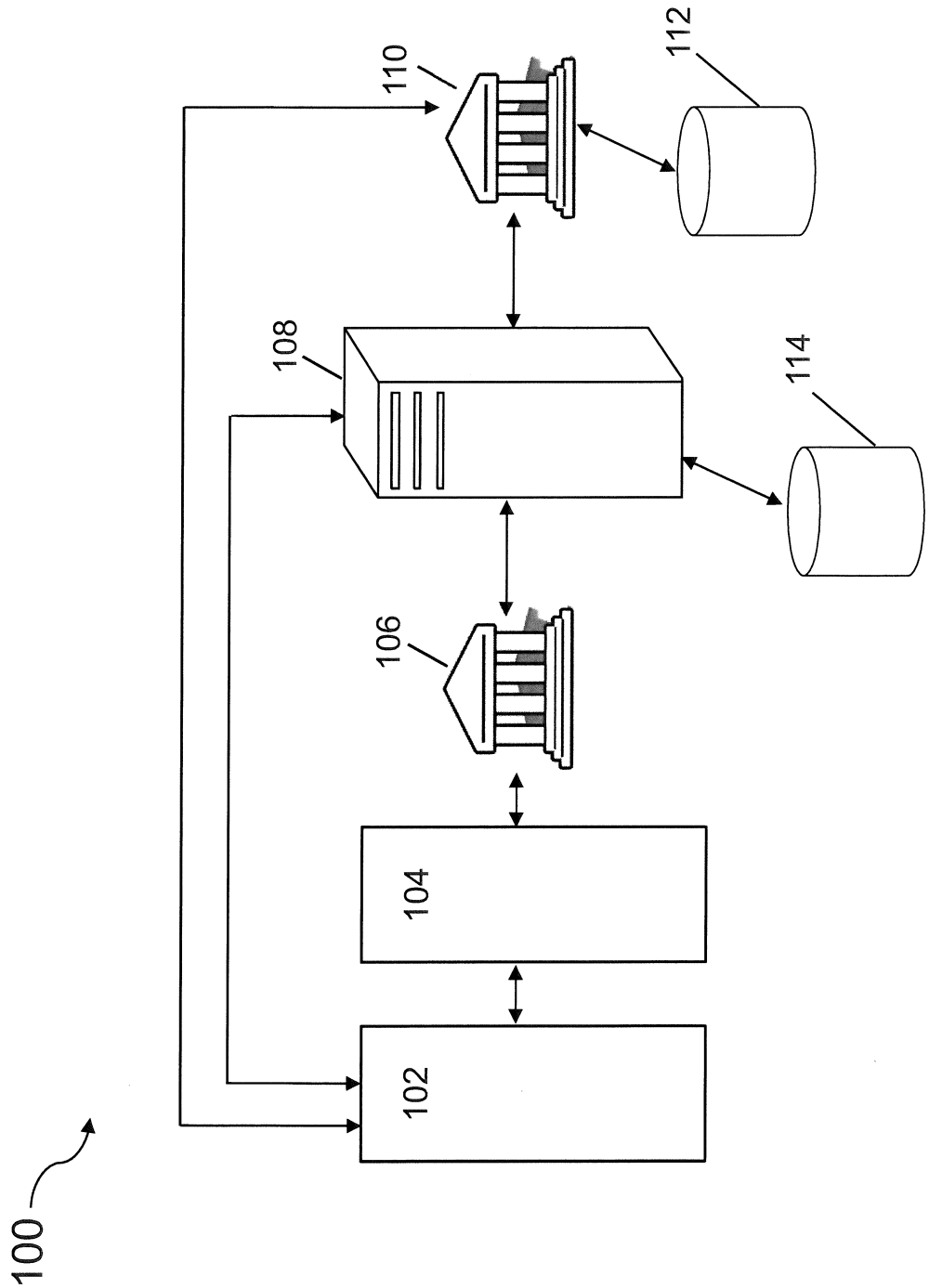


Fig. 1

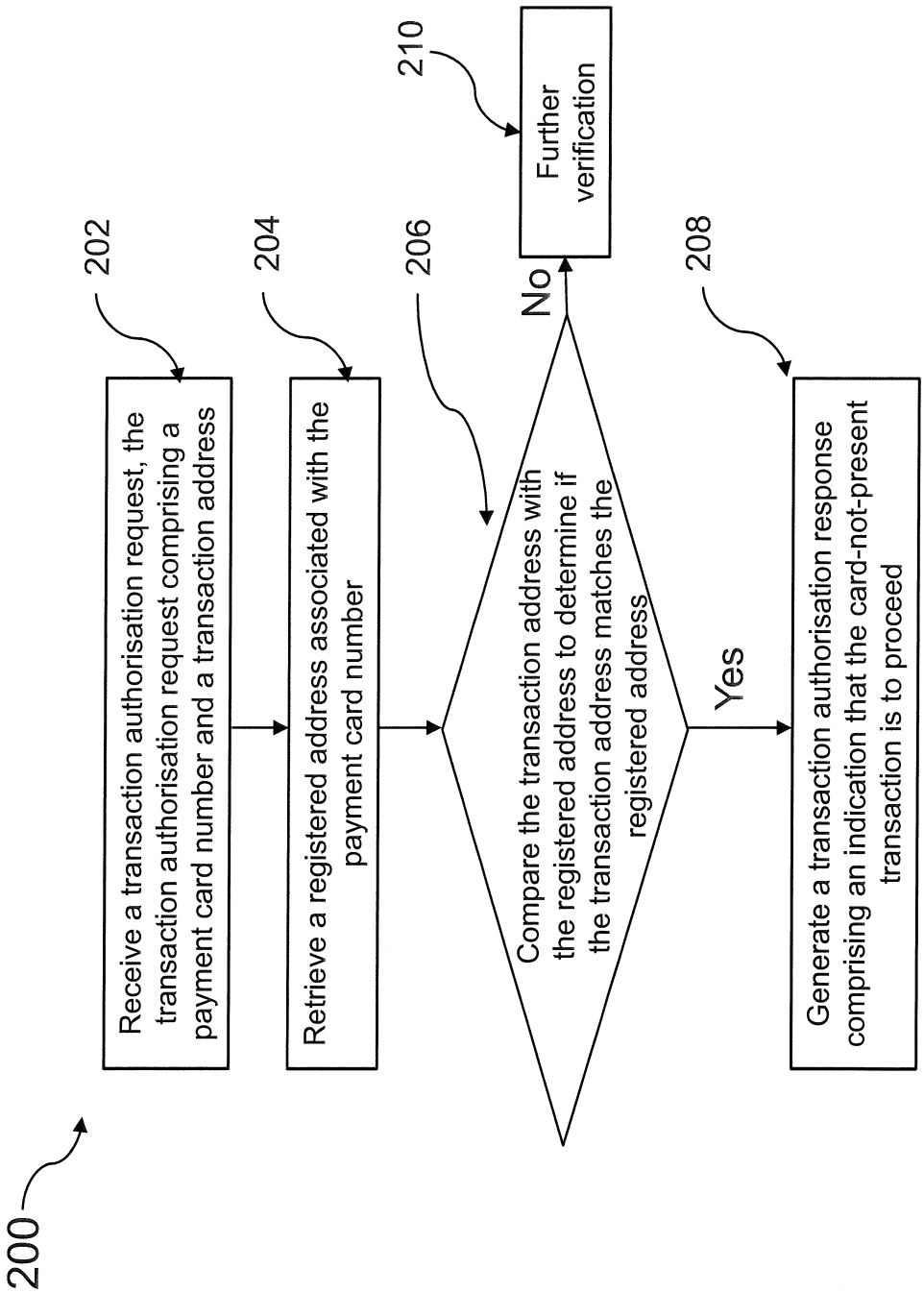

200
202
Receive a transaction authorisation request, the transaction authorisation request comprising a payment card number and a transaction address
204
Retrieve a registered address associated with the payment card number
206
Compare the transaction address with the registered address to determine if the transaction address matches the registered address
No
210
Further verification
Yes
208
Generate a transaction authorisation response comprising an indication that the card-not-present transaction is to proceed

Fig. 2

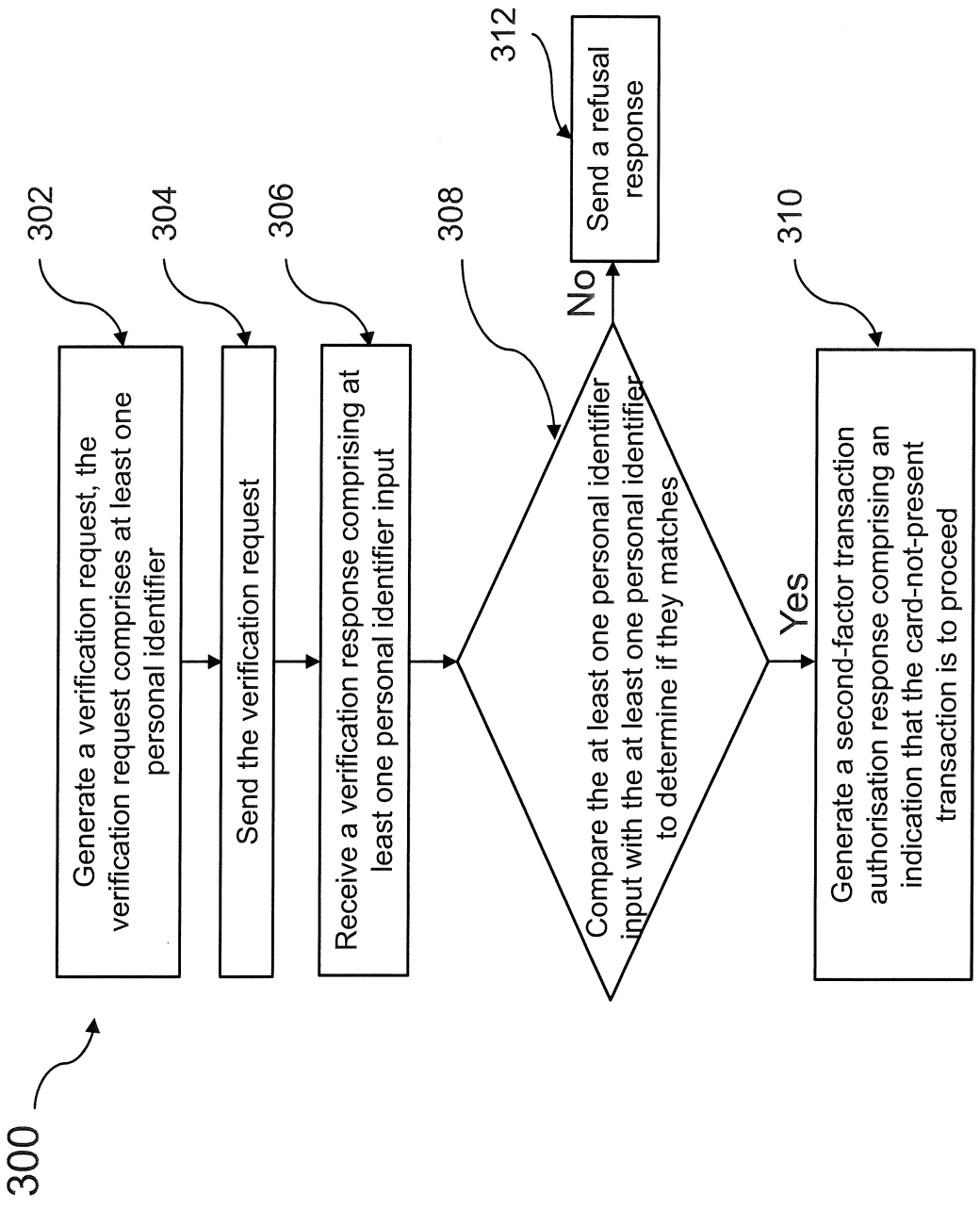

300
302
Generate a verification request, the verification request comprises at least one personal identifier
304
Send the verification request
306
Receive a verification response comprising at least one personal identifier input
308
Compare the at least one personal identifier input with the at least one personal identifier to determine if they matches
No
312
Send a refusal response
Yes
310
Generate a second-factor transaction authorisation response comprising an indication that the card-not-present transaction is to proceed

Fig. 3

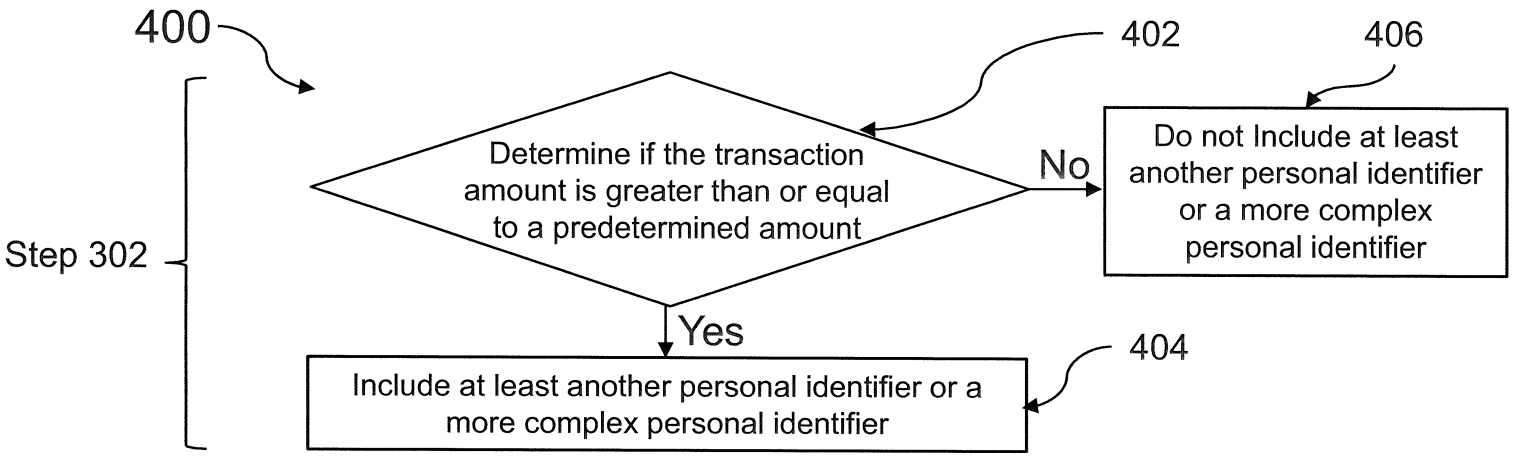

400
402
406
Determine if the transaction amount is greater than or equal to a predetermined amount
No
Do not Include at least another personal identifier or a more complex personal identifier
Step 302
Yes
404
Include at least another personal identifier or a more complex personal identifier

Fig. 4

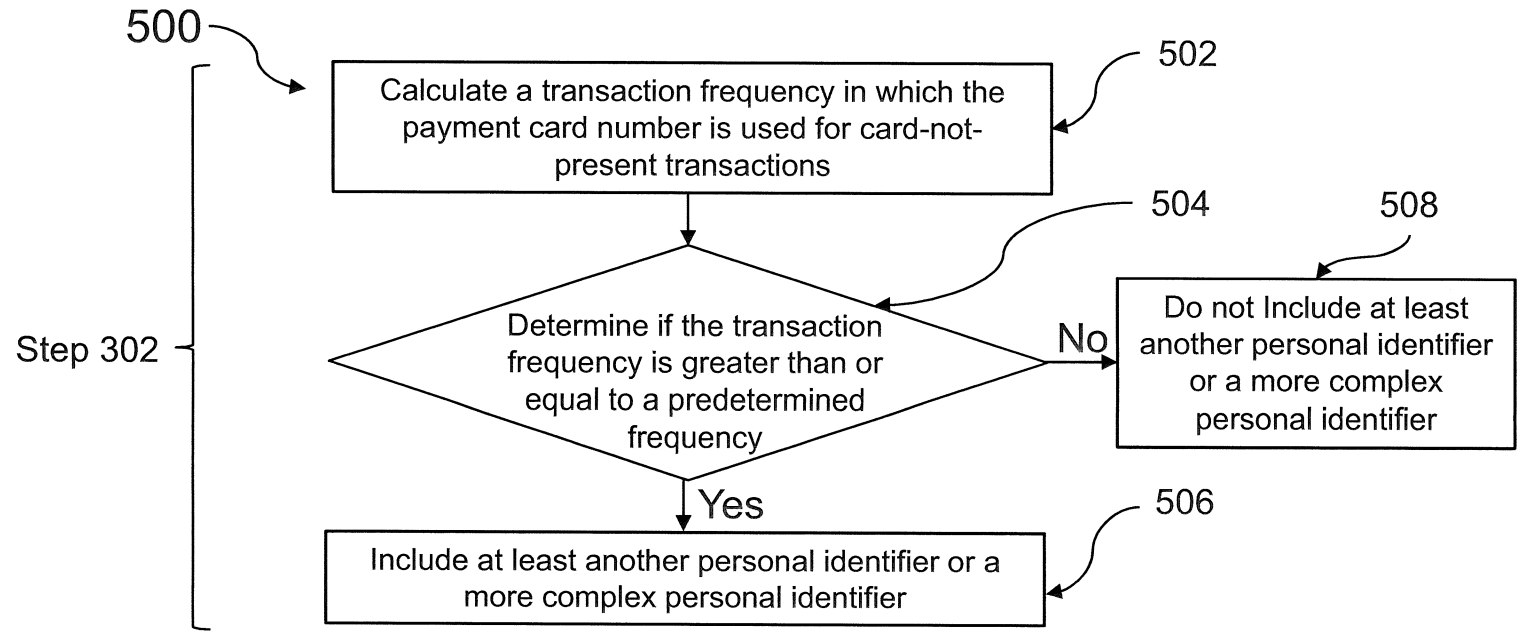

500
502
Calculate a transaction frequency in which the payment card number is used for card-not-present transactions
504
508
Determine if the transaction frequency is greater than or equal to a predetermined frequency
No
Do not Include at least another personal identifier or a more complex personal identifier
Step 302
Yes
506
Include at least another personal identifier or a more complex personal identifier

Fig. 5

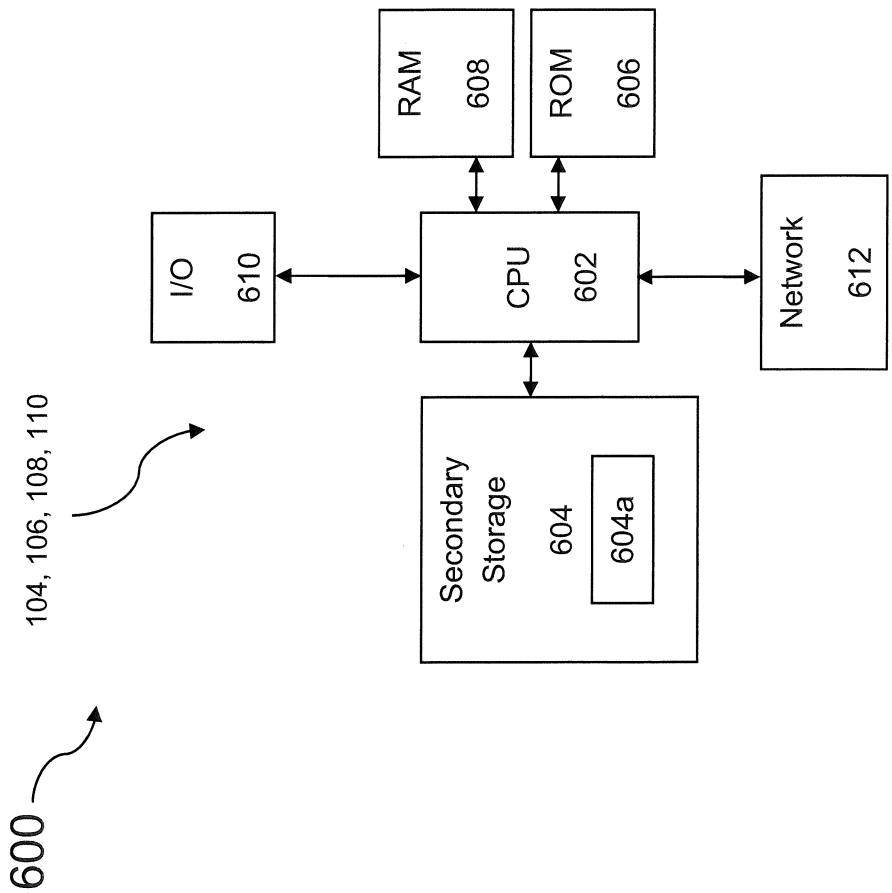

600
104, 106, 108, 110
I/O
610
RAM
608
ROM
606
CPU
602
Network
612
Secondary
Storage
604
604a

Fig. 6