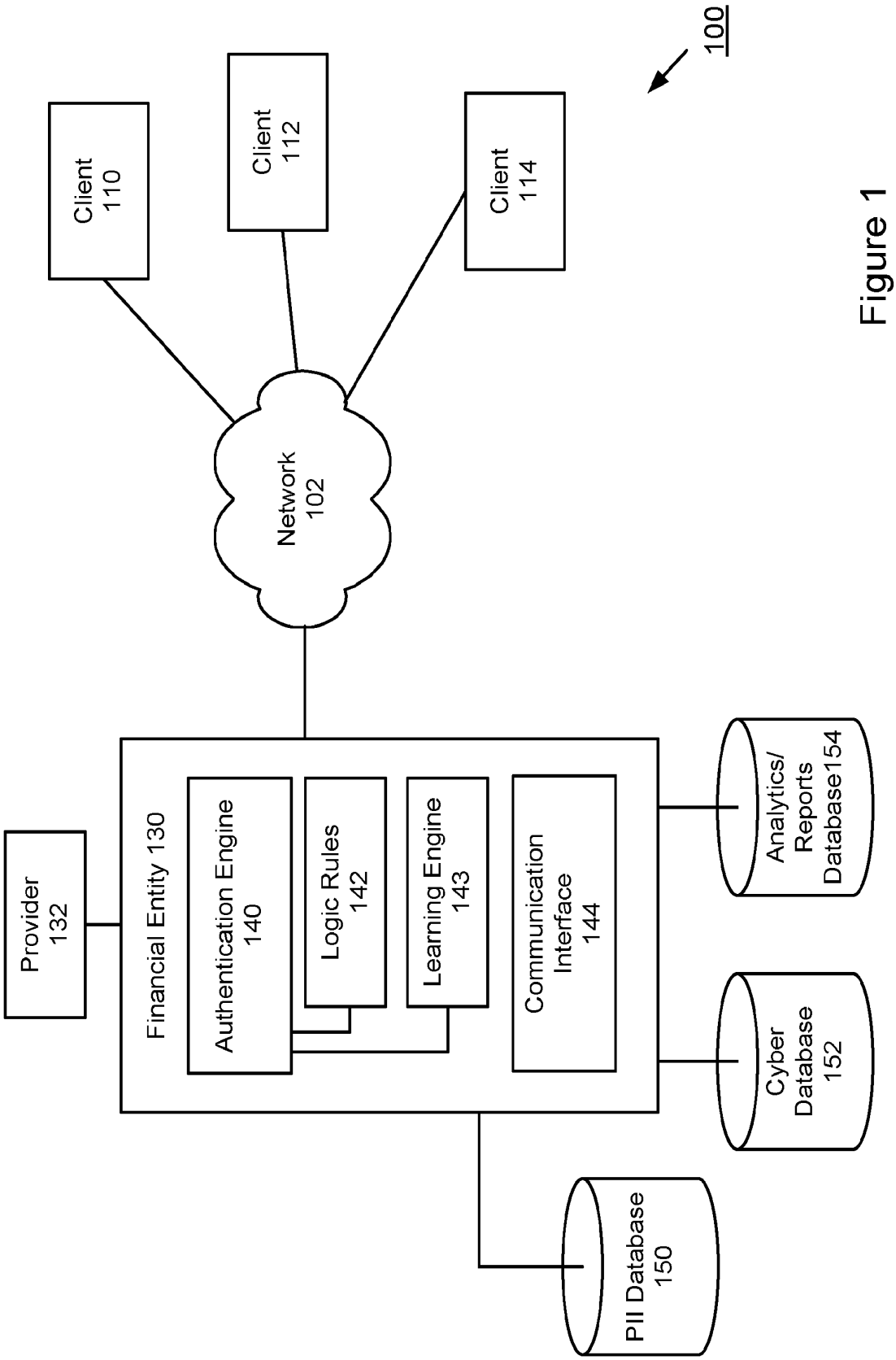

100
Client 110
Client 112
Client 114
Network 102
Provider 132
Financial Entity 130
Authentication Engine 140
Logic Rules 142
Learning Engine 143
Communication Interface 144
Analytics/ Reports Database154
Cyber Database 152
PII Database 150

Figure 1

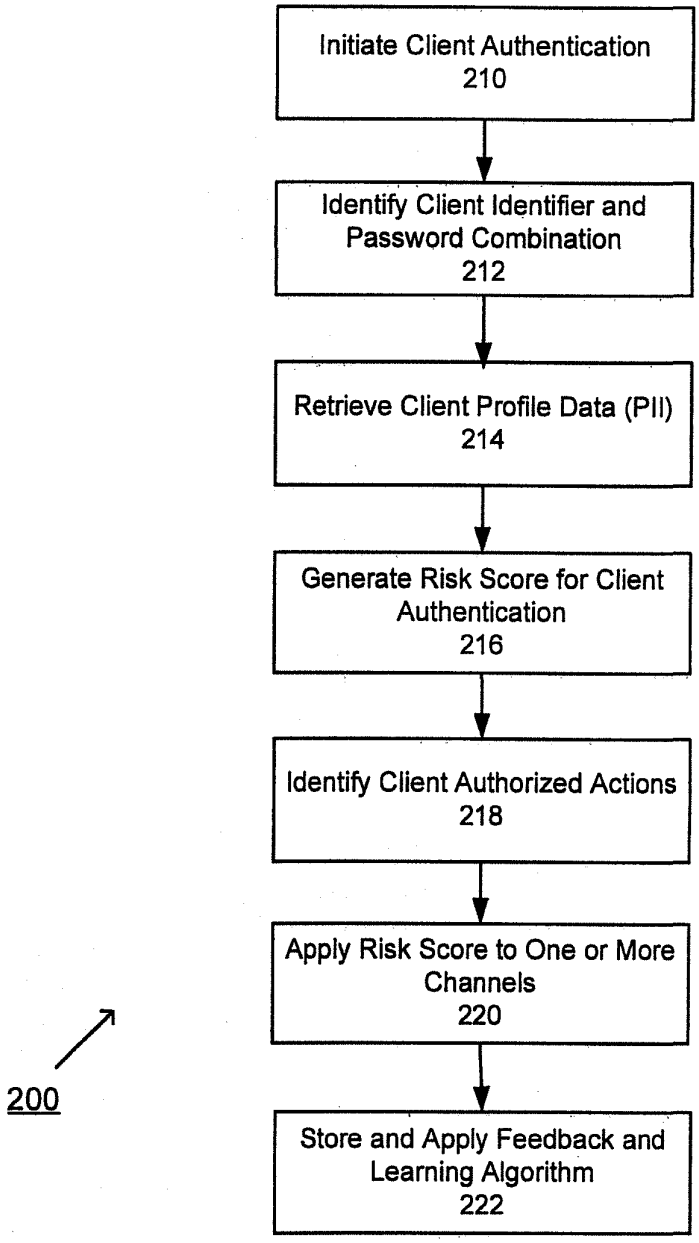

Initiate Client Authentication
210
Identify Client Identifier and Password Combination
212
Retrieve Client Profile Data (PII)
214
Generate Risk Score for Client Authentication
216
Identify Client Authorized Actions
218
Apply Risk Score to One or More Channels
220
Store and Apply Feedback and Learning Algorithm
222
200

Figure 2

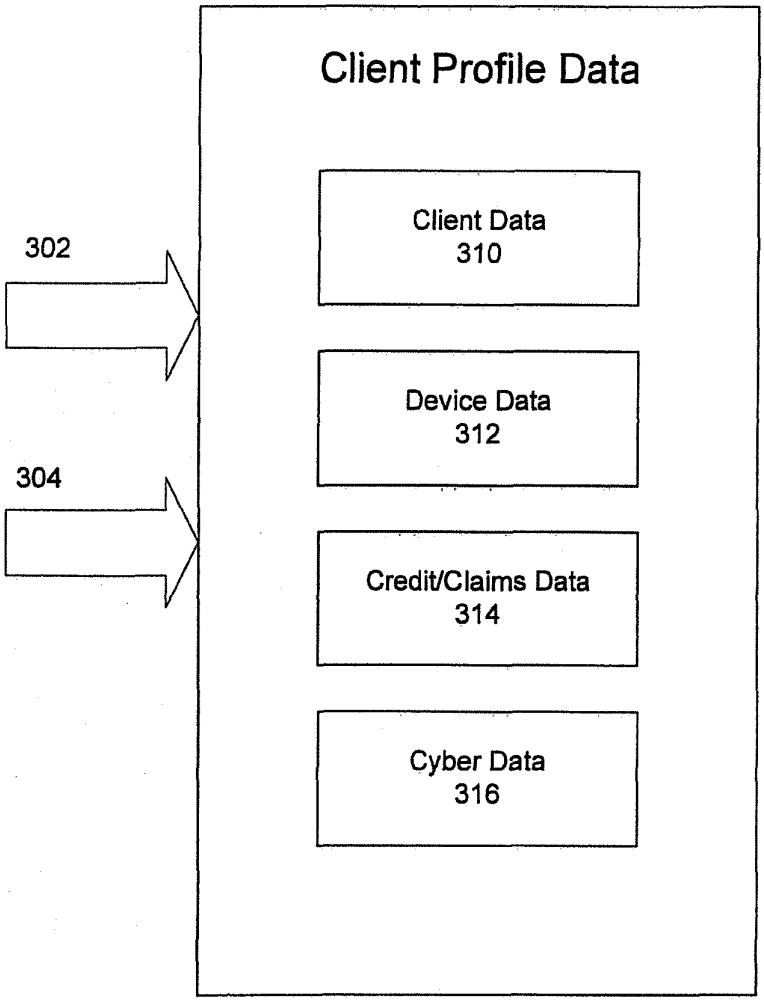

Client Profile Data
Client Data
310
Device Data
312
Credit/Claims Data
314
Cyber Data
316
302
304

Figure 3