CLAIMS

What is claimed is:

1. A computer-implemented method, comprising:

receiving a request for a data transmission between a sender and a receiver, the request including an amount of data associated with the data transmission;

determining an overall confidence level between the receiver and the sender;

selecting a data transmission protection mechanism based on the overall confidence level between the receiver and the sender; and

performing the data transmission based on the selected data transmission protection mechanism.

2. The computer-implemented method of claim 1, wherein the overall confidence level is determined based on at least one of a direct confidence level or an indirect confidence level.

3. The computer-implemented method of claim 2, wherein the direct confidence level is determined based on a number of prior data transmissions between the sender and the receiver that occurred during a time period and data amounts of the prior data transmissions between the sender and the receiver.

4. The computer-implemented method of claim 2, wherein the indirect confidence level is determined by:

determining that a third party that had prior data transmissions with both the sender and the receiver during a time period; and

determining the indirect confidence level based on a number of prior data transmissions between the sender and the third party that occurred during the time period, amounts of data associated with the prior data transmissions between the sender and the third party, a number of prior data transmissions between the receiver and the third party that occurred during the time period, and amounts of data associated with the prior data transmissions between the receiver and the third party.

5. The computer-implemented method of claim 1, wherein performing the data transmission based on the selected data transmission protection mechanism includes:

performing the data transmission without authenticating the sender and the receiver if the amount of data is equal to or lower than the overall confidence level; and

authenticating at least one of the sender or the receiver before the data transmission if the amount of data is higher than the overall confidence level.

6. The computer-implemented method of claim 1, wherein performing the data transmission based on the selected data transmission protection mechanism includes sending a warning message to the sender if the amount of data is higher than the overall confidence level.

7. The computer-implemented method of claim 1, wherein the data transmission is associated with a fund transfer, the amount of data is a fund amount associated with the fund transfer, the sender is a payer, and the receiver is a payee.

8. A non-transitory, computer-readable medium storing one or more instructions executable by a computer system to perform operations comprising:

receiving a request for a data transmission between a sender and a receiver, the request including an amount of data associated with the data transmission;

determining an overall confidence level between the receiver and the sender;

selecting a data transmission protection mechanism based on the overall confidence level between the receiver and the sender; and

performing the data transmission based on the selected data transmission protection mechanism.

9. The non-transitory, computer-readable medium of claim 8, wherein the overall confidence level is determined based on at least one of a direct confidence level or an indirect confidence level.

10. The non-transitory, computer-readable medium of claim 9, wherein the direct confidence level is determined based on a number of prior data transmissions between the sender and the

receiver that occurred during a time period and data amounts of the prior data transmissions between the sender and the receiver.

11. The non-transitory, computer-readable medium of claim 9, wherein the indirect confidence level is determined by:

determining that a third party that had prior data transmissions with both the sender and the receiver during a time period; and

determining the indirect confidence level based on a number of prior data transmissions between the sender and the third party that occurred during the time period, amounts of data associated with the prior data transmissions between the sender and the third party, a number of prior data transmissions between the receiver and the third party that occurred during the time period, and amounts of data associated with the prior data transmissions between the receiver and the third party.

12. The non-transitory, computer-readable medium of claim 8, wherein performing the data transmission based on the selected data transmission protection mechanism includes:

performing the data transmission without authenticating the sender and the receiver if the amount of data is equal to or lower than the overall confidence level; and

authenticating at least one of the sender or the receiver before the data transmission if the amount of data is higher than the overall confidence level.

13. The non-transitory, computer-readable medium of claim 8, wherein performing the data transmission based on the selected data transmission protection mechanism includes sending a warning message to the sender if the amount of data is higher than the overall confidence level.

14. The non-transitory, computer-readable medium of claim 8, wherein the data transmission is associated with a fund transfer, the amount of data is a fund amount associated with the fund transfer, the sender is a payer, and the receiver is a payee.

15. A computer-implemented system, comprising:

one or more computers; and

one or more computer memory devices interoperably coupled with the one or more computers and having tangible, non-transitory, machine-readable media storing instructions that, when executed by the one or more computers, perform operations comprising:

receiving a request for a data transmission between a sender and a receiver, the request including an amount of data associated with the data transmission;

determining an overall confidence level between the receiver and the sender;

selecting a data transmission protection mechanism based on the overall confidence level between the receiver and the sender; and

performing the data transmission based on the selected data transmission protection mechanism.

16. The computer-implemented system of claim 15, wherein the overall confidence level is determined based on at least one of a direct confidence level or an indirect confidence level.

17. The computer-implemented system of claim 16, wherein the direct confidence level is determined based on a number of prior data transmissions between the sender and the receiver that occurred during a time period and data amounts of the prior data transmissions between the sender and the receiver.

18. The computer-implemented system of claim 16, wherein the indirect confidence level is determined by:

determining that a third party that had prior data transmissions with both the sender and the receiver during a time period; and

determining the indirect confidence level based on a number of prior data transmissions between the sender and the third party that occurred during the time period, amounts of data associated with the prior data transmissions between the sender and the third party, a number of prior data transmissions between the receiver and the third party that occurred during the time period, and amounts of data associated with the prior data transmissions between the receiver and the third party.

19. The computer-implemented system of claim 15, wherein performing the data transmission based on the selected data transmission protection mechanism includes:

performing the data transmission without authenticating the sender and the receiver if the amount of data is equal to or lower than the overall confidence level; and

authenticating at least one of the sender or the receiver before the data transmission if the amount of data is higher than the overall confidence level.

20. The computer-implemented system of claim 15, wherein performing the data transmission based on the selected data transmission protection mechanism includes sending a warning message to the sender if the amount of data is higher than the overall confidence level.