(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
13 September 2007 (13.09.2007)

PCT

(10) International Publication Number
WO 2007/103831 A3

(51) International Patent Classification:
G06Q 99/00 (2006.01) *H04L 9/00* (2006.01)

(21) International Application Number:
PCT/US2007/063239

(22) International Filing Date: 2 March 2007 (02.03.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/778,282 2 March 2006 (02.03.2006) US

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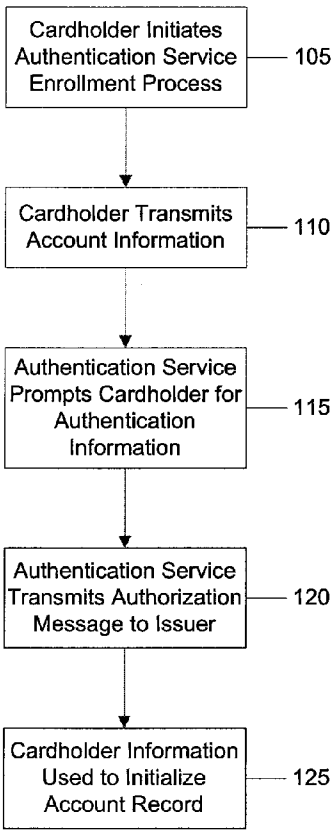
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(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR PERFORMING TWO FACTOR AUTHENTICATION IN MAIL ORDER AND TELEPHONE ORDER TRANSACTIONS



(57) Abstract: The method for authenticating a mail order or telephone order transaction according to the present invention includes receiving authentication information from a cardholder, providing authentication information to an issuer, and determining whether the authentication information is valid. If the authentication information is valid, the issuer informs the merchant that the transaction is valid. In an embodiment, the issuer may not supply a personal assurance message and/or other confidential cardholder information previously supplied by the cardholder in response to the authentication information.

WO 2007/103831 A3

Published:

— *with international search report*

— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

(88) Date of publication of the international search report:
15 November 2007

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.