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(54) **Title:** PRE-AUTHORIZATION ACCESS REQUEST SCREENING

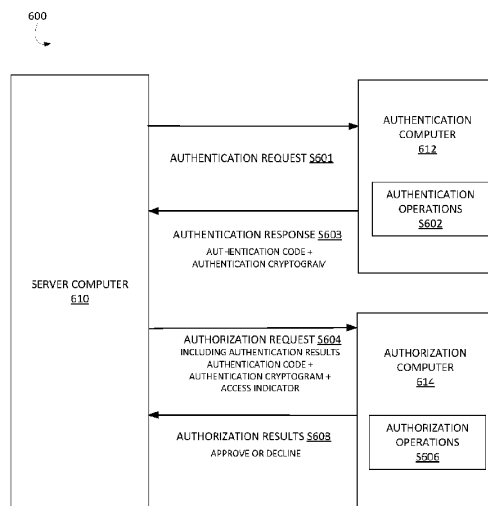


FIG. 6

- (57) **Abstract:** Systems and methods are described for pre-authentication access request screening. A server computer may receive a request for access to a resource comprising access data. The server computer may transmit, to an authentication computer, an authentication request message comprising at least a subset of the access data and receive an authentication response message comprising authentication data. The server computer may determine an access score based on the authentication data. Alternatively, the server computer may determine the access score based on the access data without using/receiving authorization data. The server computer may generate an access indicator based on the access score. The server computer may prepare and transmit an authorization request message comprising the access indicator to an authorization computer. The authorization computer may approve or decline the access to the resource based on the access indicator.

Declarations under Rule 4.17:

- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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