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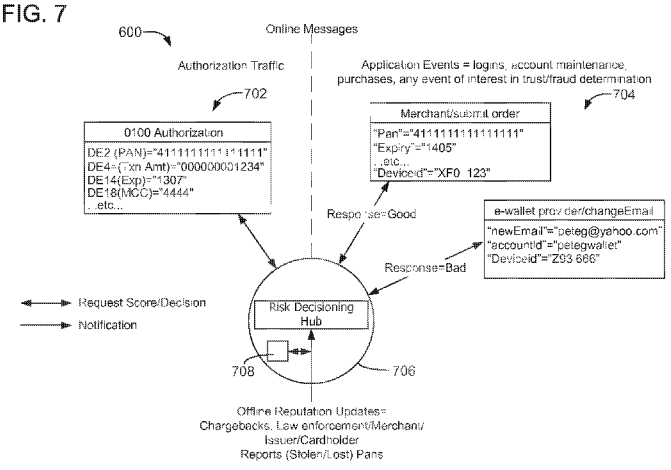
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(54) Title: SYSTEMS AND METHODS FOR RISK BASED DECISIONING SERVICE INCORPORATING PAYMENT CARD TRANSACTIONS AND APPLICATION EVENTS

FIG. 7



(57) Abstract: A method and system for evaluating a risk of fraud in a payment card transaction using a computer device coupled to a database are provided. The method includes receiving payment card transaction messages relating to a payment card account wherein the payment card transaction messages relate to interactions with a cardholder, an issuer of the payment card account, or an agent thereof. The method further includes receiving payment card account reputation messages that include historical data relating to the trustworthiness of the payment card account, comparing at least one data element in each payment card transaction messages to at least one data element in at least one of: the payment card reputation message and prior transaction history, and determining at least one of a risk of fraud of the transaction and a trustworthiness of the payment card account based on the comparison.

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