WHAT IS CLAIMED IS:

1. A non-transitory computer readable medium storing thereon a set of instructions which when executed by a processor cause the processor to:

send an authorization request to an authentication control server, the authorization request including data associated with a participant in a transaction;

receive an authorization response from the authentication control server, the authorization response including an indicator that indicates portions of the data associated with the participant in the transaction that are verified;

determine if the indicator meets or exceeds a threshold; and

authorize the transaction if the threshold is met or exceeded.

2. The non-transitory computer readable medium of claim 1, wherein the threshold is all of the data associated with the participant in the transaction.

3. The non-transitory computer readable medium of claim 1 further comprising instructions which cause the processor to:

send a verify enrollment request to a directory server, the verify enrollment request including information to identify the authentication control server that can verify the data associated with the participant in the transaction; and

receive a verify enrollment response from the directory server, the verify enrollment response indicating if the authentication control server is configured to verify data associated with the participant in the transaction.

4. The non-transitory computer readable medium of claim 1 further comprising instructions which cause the processor to:

compute a hash value based on data received from a user, and include the hash value as the data associated with the participant in the transaction.

5. The non-transitory computer readable medium of claim 1 wherein the participant in the transaction is a recipient of funds in a money transfer transaction.

6. The non-transitory computer readable medium of claim 1 wherein the participant in the transaction is a sender of funds in a money transfer transaction.

7. The non-transitory computer readable medium of claim 1 wherein the indicator that indicates portions of the data associated with the participant in the transaction that are verified is a yes/no indicator and the transaction is authorized when the indicator is set to yes.

8. A server computer comprising the non-transitory computer readable medium of claim 1.

9. A method comprising:

sending an authorization request to an authentication control server, the authorization request including data associated with a participant in a transaction;

receiving an authorization response from the authentication control server, the authorization response including an indicator that indicates portions of the data associated with the participant in the transaction that are verified;

determining, with a server computer, if the indicator meets or exceeds a threshold; and

authorizing the transaction if the indicator meets or exceeds the threshold.

10. The method of claim 9 further comprising:

computing, with the server computer, a hash value based on data received from a user, and including the hash value as the data associated with the participant in the transaction.

11. A non-transitory computer readable medium storing thereon a set of instructions which when executed by a processor cause the processor to:

receive an authorization request, the authorization request including data associated with a participant in a transaction;

compare the data associated with the participant in the transaction with data stored by an issuer; and

send an authorization response, the authorization response including an indicator that indicates results of the comparison.

12. The non-transitory computer readable medium of claim 11 wherein comparing the data associated with the participant in the transaction with data stored by an issuer further comprises instructions which cause the processor to:

calculate a hash value based on the data stored by the issuer; and

determine if the hash value is the same as the data associated with a participant in a transaction that was included in the authorization request.

13. The non-transitory computer readable medium of claim 11 wherein the indicator indicates one of no match, partial match, or complete match.

14. The non-transitory computer readable medium of claim 11 further comprising instructions which cause the processor to:

receive a verify enrollment request from a directory server, the verify enrollment request including information to identify an account associated with the participant in the transaction; and

send a verify enrollment response to the directory server, the verify enrollment response indicating if the processor is configured to verify data associated with the participant in the transaction.

15. The non-transitory computer readable medium of claim 11 wherein the participant in the transaction is a recipient of funds in a money transfer transaction.

16. The non-transitory computer readable medium of claim 11 wherein the participant in the transaction is a sender of funds in a money transfer transaction.

17. The non-transitory computer readable medium of claim 1 wherein the indicator that indicates portions of the data associated with the participant in the transaction that are verified is a yes/no indicator.

18. A server computer comprising the non-transitory computer readable medium of claim 11.

19. A method comprising:

receiving an authorization request, the authorization request including data associated with a participant in a transaction;

comparing the data associated with the participant in the transaction with data stored by an issuer; and

sending an authorization response, the authorization response including an indicator that indicates results of the comparison.

20. The method of claim 19 further comprising:

calculating a hash value based on the data stored by the issuer; and

determining if the hash value is the same as the data associated with a participant in a transaction that was included in the authorization request.

CLAIMS:

1. A non-transitory computer readable medium storing thereon a set of instructions which when executed by a processor cause the processor to:

send an authorization request to an authentication control server, the authorization request including data associated with a participant in a transaction;

receive an authorization response from the authentication control server, the authorization response including an indicator that indicates portions of the data associated with the participant in the transaction that are verified;

determine if the indicator meets or exceeds a threshold; and

authorize the transaction if the threshold is met or exceeded

wherein the transaction is authorized when the indicator is set to yes and/or the indicator that indicates portions of the data associated with the participant in the transaction that are verified is a yes/no indicator.