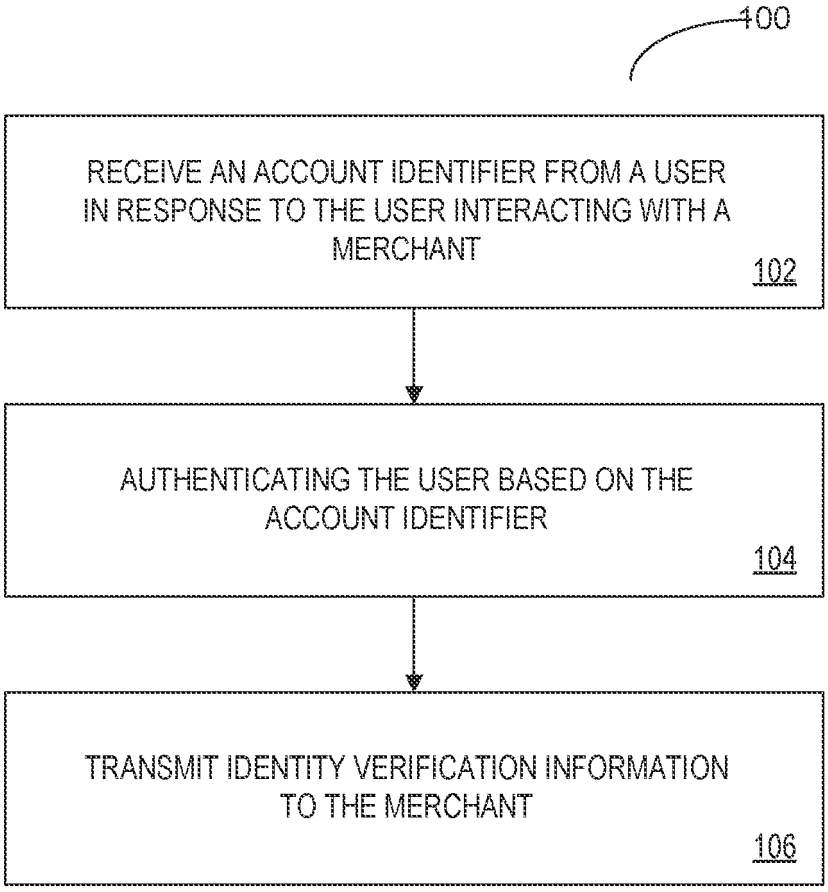

100
RECEIVE AN ACCOUNT IDENTIFIER FROM A USER IN RESPONSE TO THE USER INTERACTING WITH A MERCHANT
102
AUTHENTICATING THE USER BASED ON THE ACCOUNT IDENTIFIER
104
TRANSMIT IDENTITY VERIFICATION INFORMATION TO THE MERCHANT
106

FIG. 1

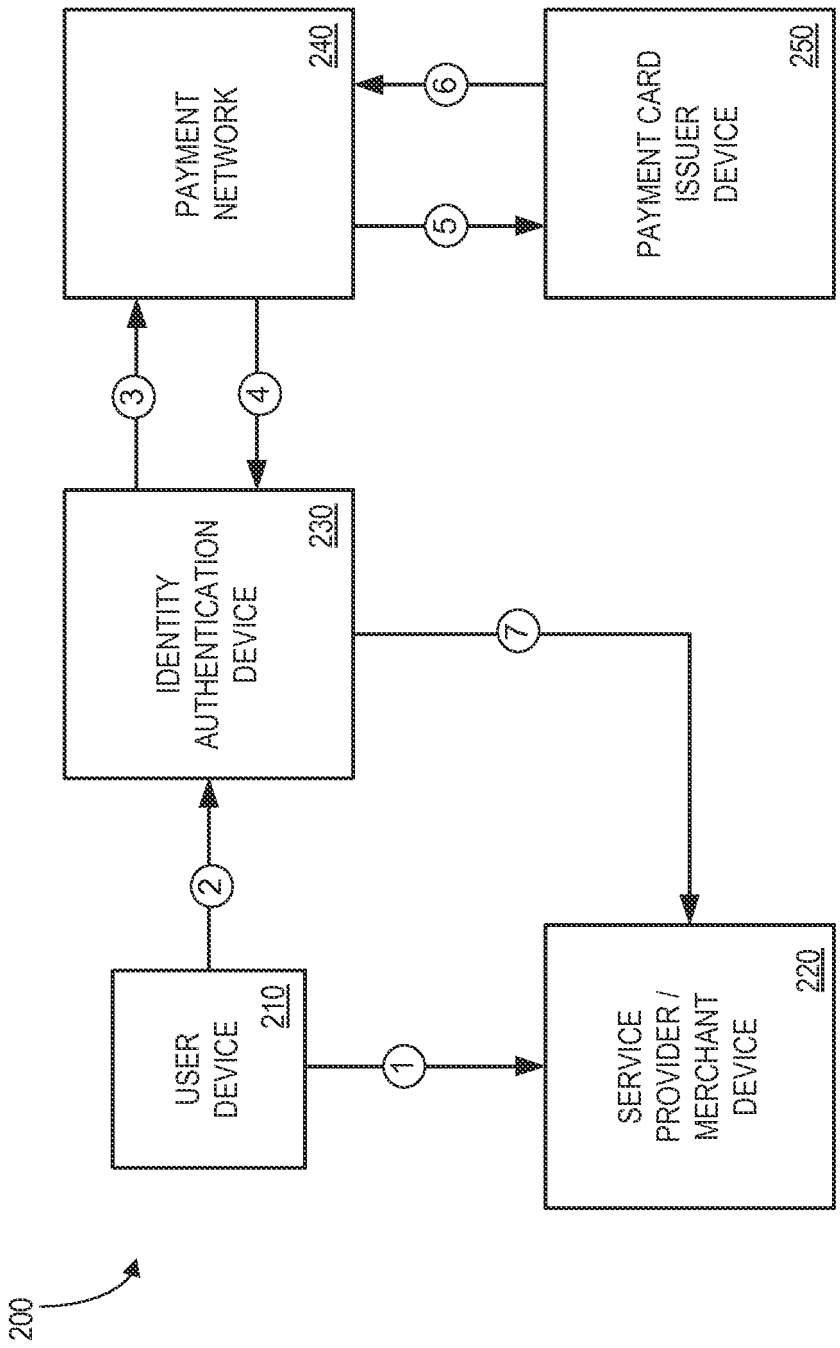

200
USER DEVICE
210
IDENTITY AUTHENTICATION DEVICE
230
PAYMENT NETWORK
240
PAYMENT CARD ISSUER DEVICE
250
SERVICE PROVIDER / MERCHANT DEVICE
220
1
2
3
4
5
6
7

FIG. 2

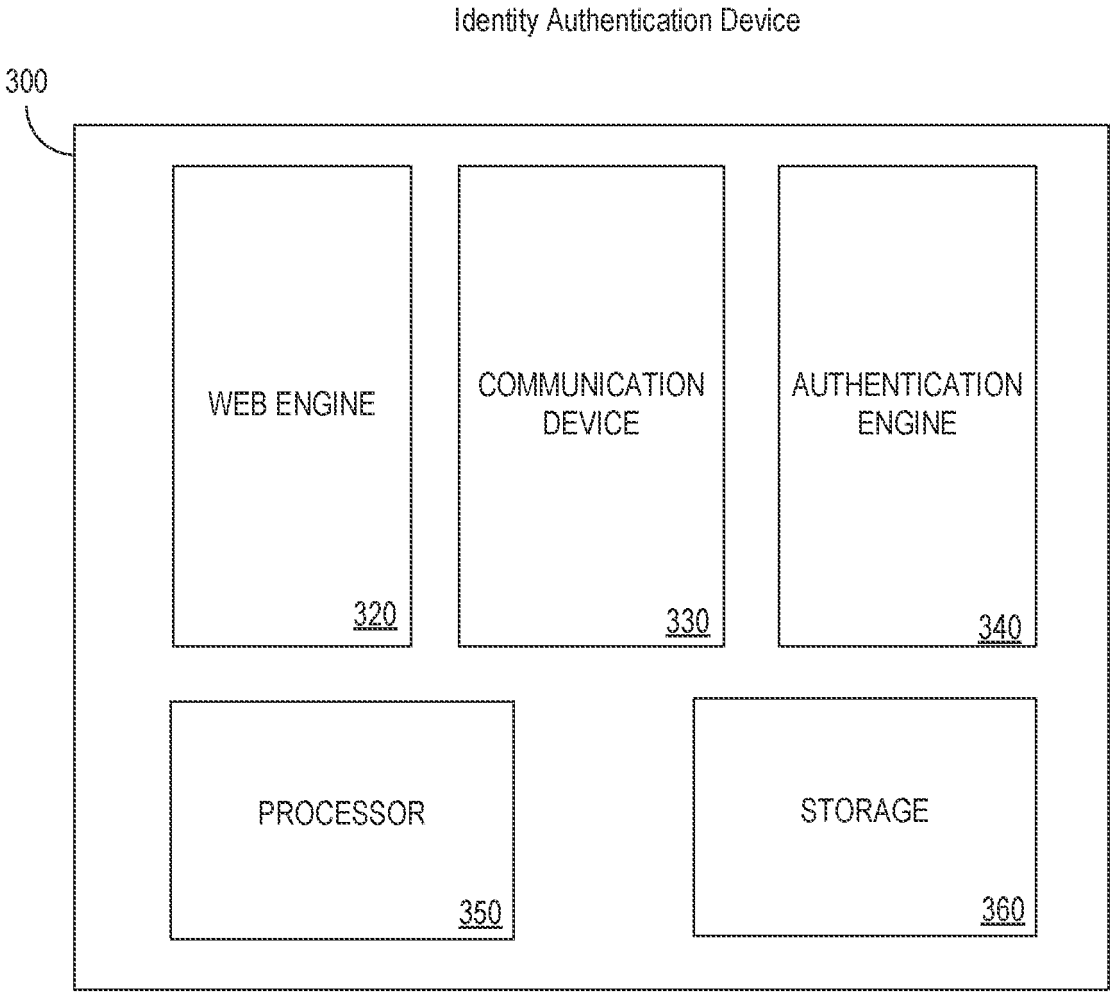

Identity Authentication Device
300
WEB ENGINE
320
COMMUNICATION DEVICE
330
AUTHENTICATION ENGINE
340
PROCESSOR
350
STORAGE
360

FIG. 3

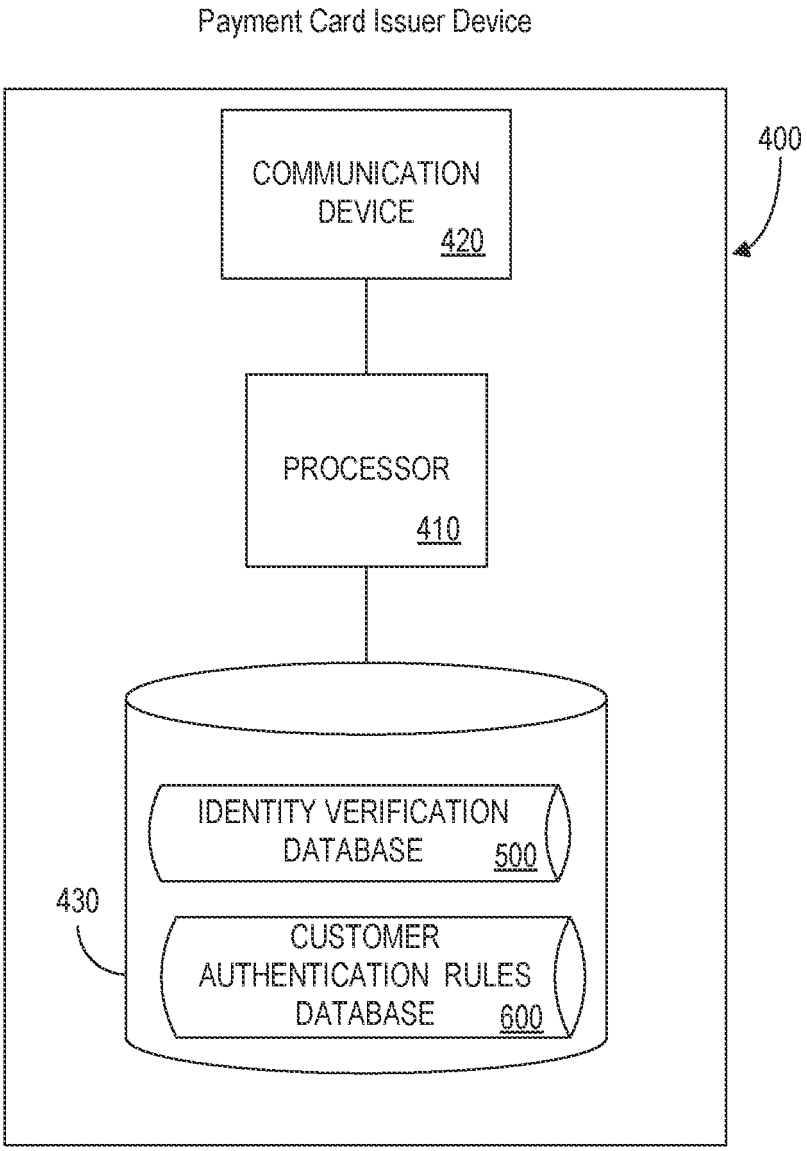

Payment Card Issuer Device
400
COMMUNICATION DEVICE
420
PROCESSOR
410
IDENTITY VERIFICATION DATABASE
500
430
CUSTOMER AUTHENTICATION RULES DATABASE
600

FIG. 4



Account Identifier 502	Government-Issued Identification 504	First Bill Address 506	First Bill Postal Code 508	Mailing Date of First Bill 510	Second Bill Address 512	Second Bill Postal Code 514	Mailing Date of Second Bill 516
5xxxxxxxxxxxxx1	1001	11 Smith Street	06424	5 June 2013	11 Smith Street	06424	7 June 2013
5xxxxxxxxxxxxx2	2002	31 June Drive	06804	10 October 2010	31 June Drive	06804	15 October 2013
5xxxxxxxxxxxxx3	3003	34 Lake Road	06840	8 September 2013	34 Lake Road	06840	30 August 2013
5xxxxxxxxxxxxx4	4004	55 Locust Street	06810	3 May 2009	37 Charles Lane	06811	5 May 2009

FIG. 5

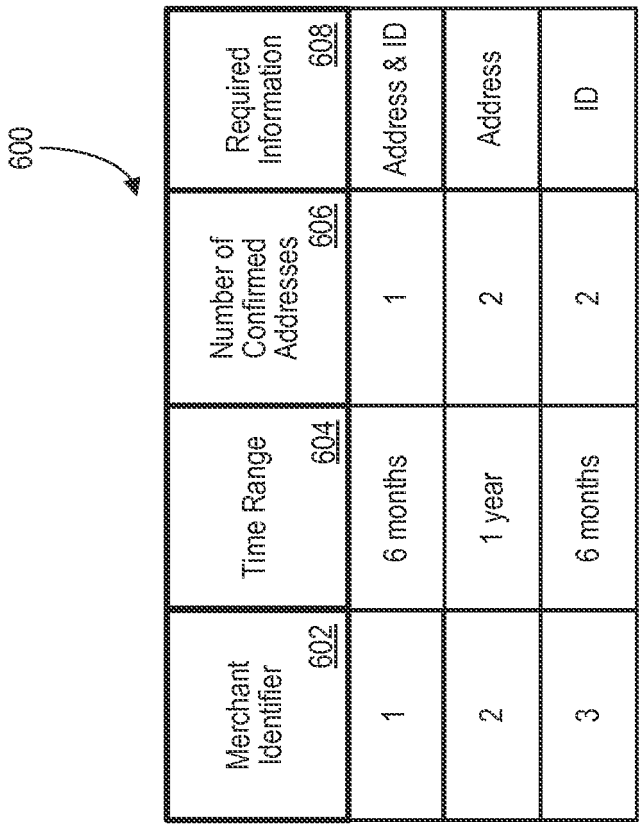

600
Merchant Identifier 602
Time Range 604
Number of Confirmed Addresses 606
Required Information 608
1
6 months
1
Address & ID
2
1 year
2
Address
3
6 months
2
ID

FIG. 6

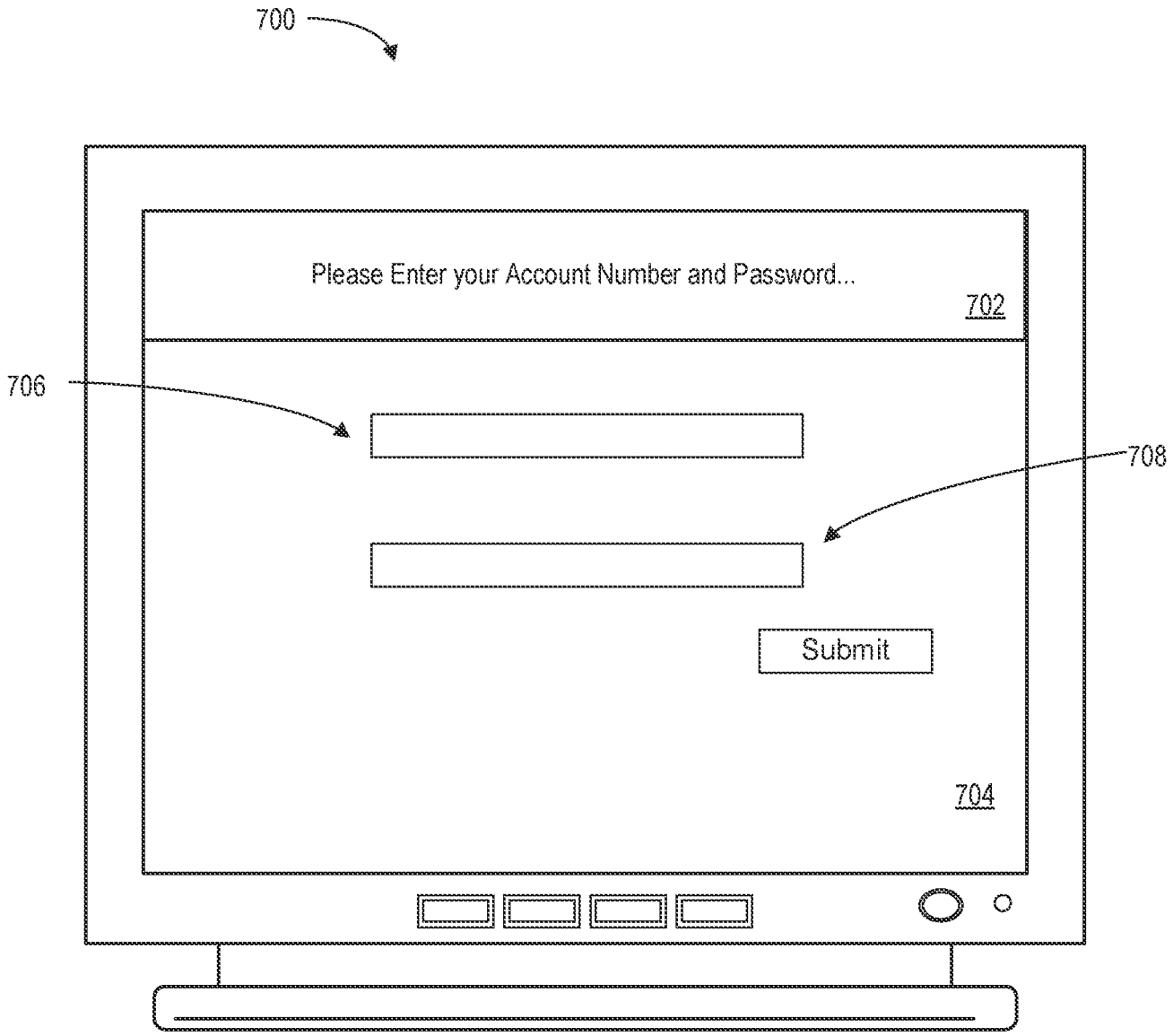

700
Please Enter your Account Number and Password...
702
706
708
Submit
704

FIG. 7

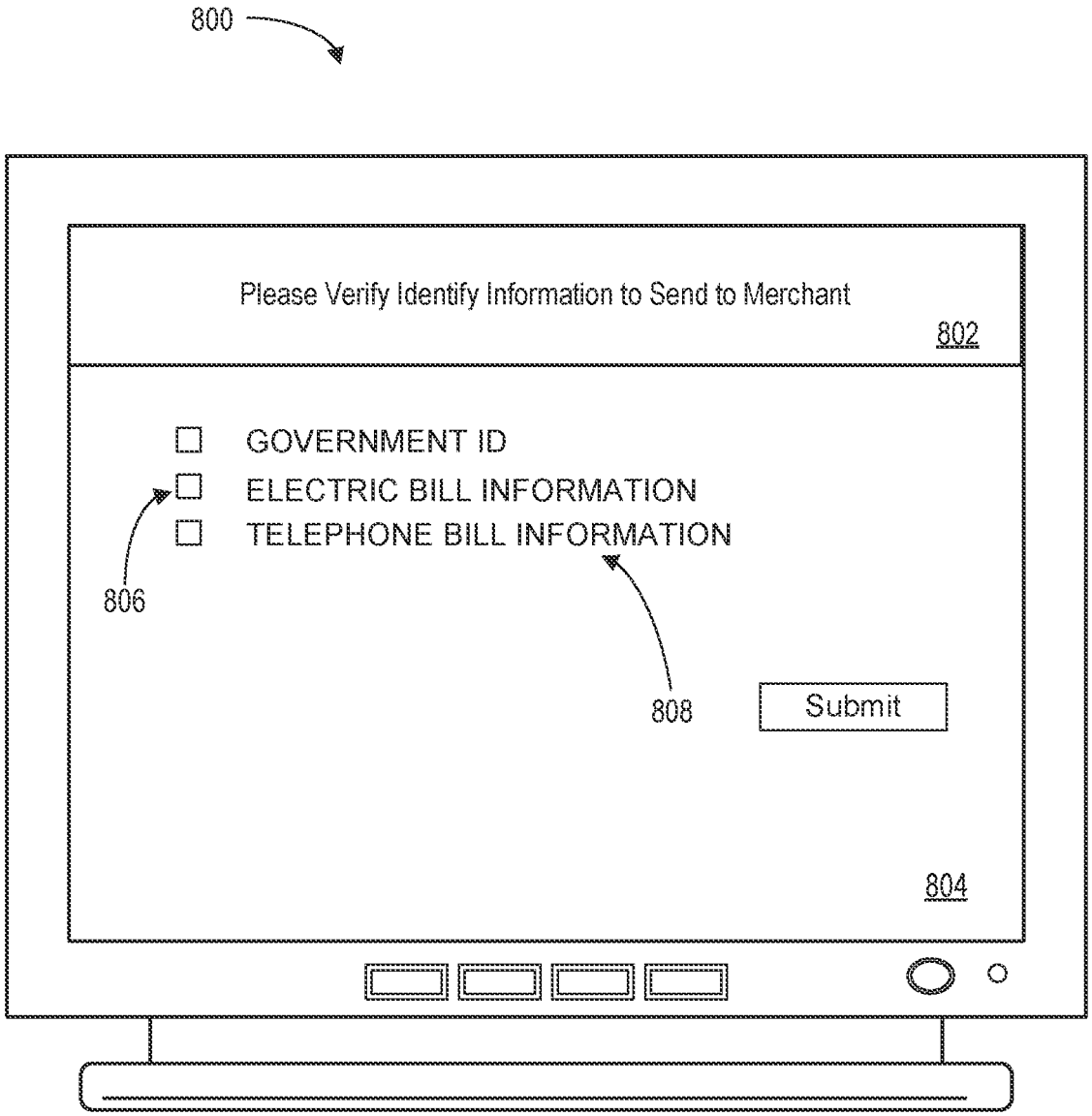

800
Please Verify Identify Information to Send to Merchant
802
GOVERNMENT ID
ELECTRIC BILL INFORMATION
TELEPHONE BILL INFORMATION
806
808
Submit
804

FIG. 8

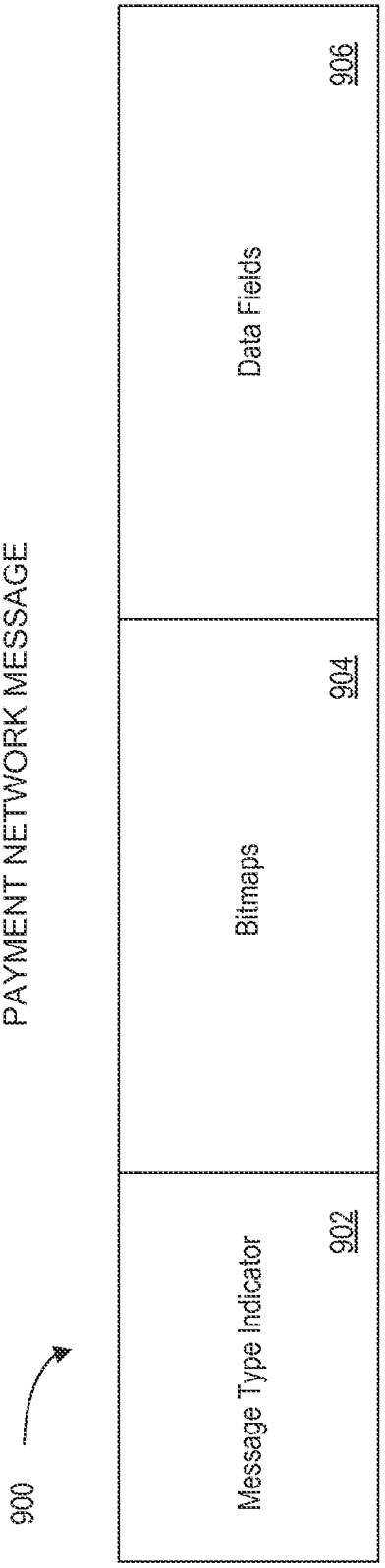

900
PAYMENT NETWORK MESSAGE
Message Type Indicator
902
Bitmaps
904
Data Fields
906

FIG. 9

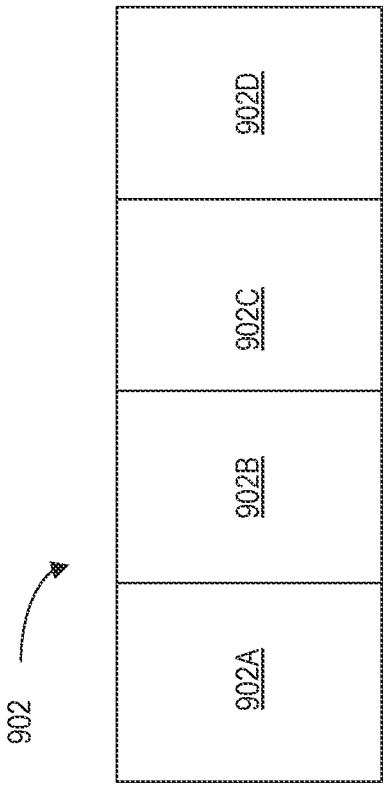


FIG. 10