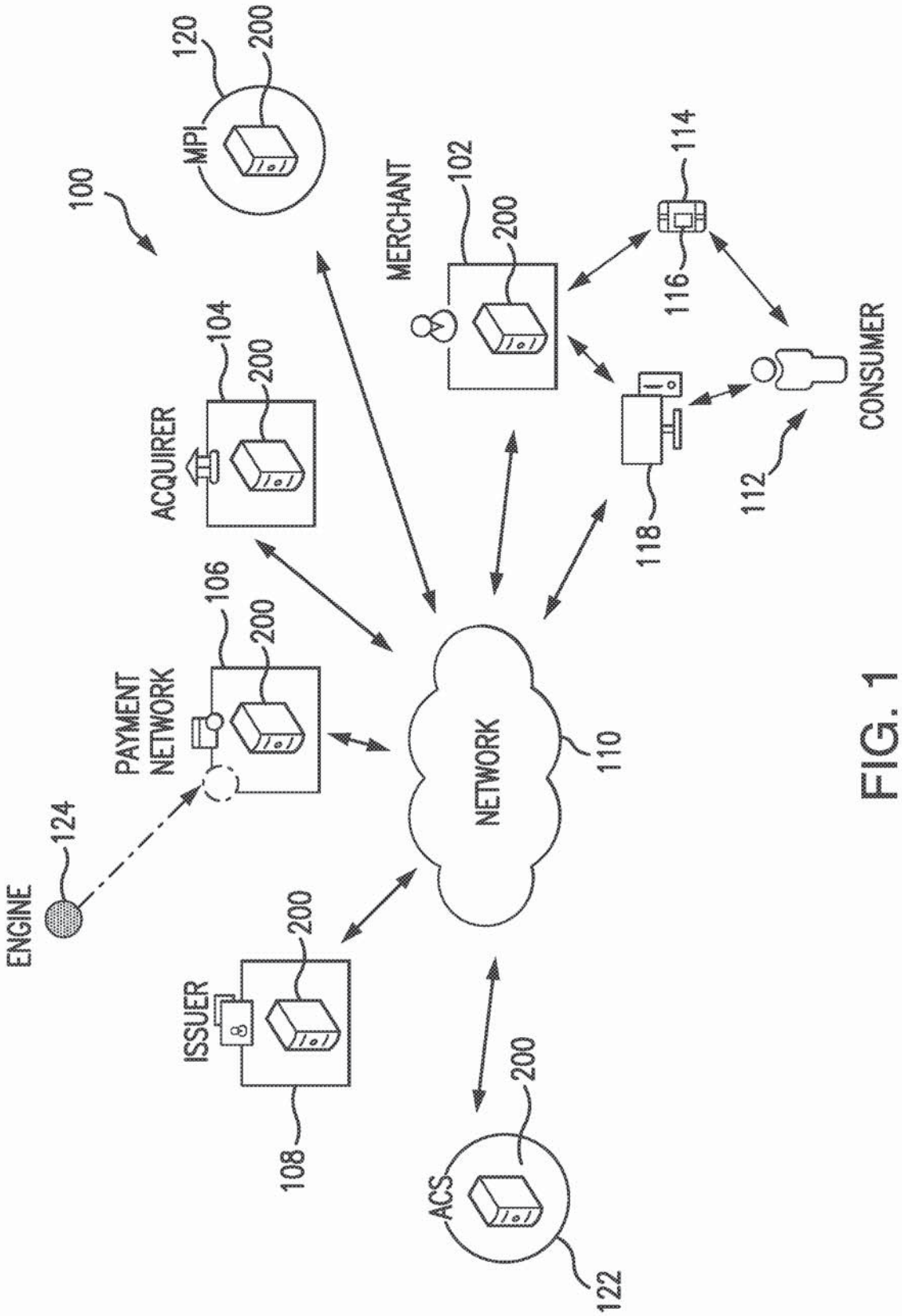

100
MPI
120
200
MERCHANT
102
200
114
116
CONSUMER
112
118
ACQUIRER
104
200
PAYMENT NETWORK
106
200
NETWORK
110
ENGINE
124
ISSUER
200
108
ACS
200
122

FIG. 1

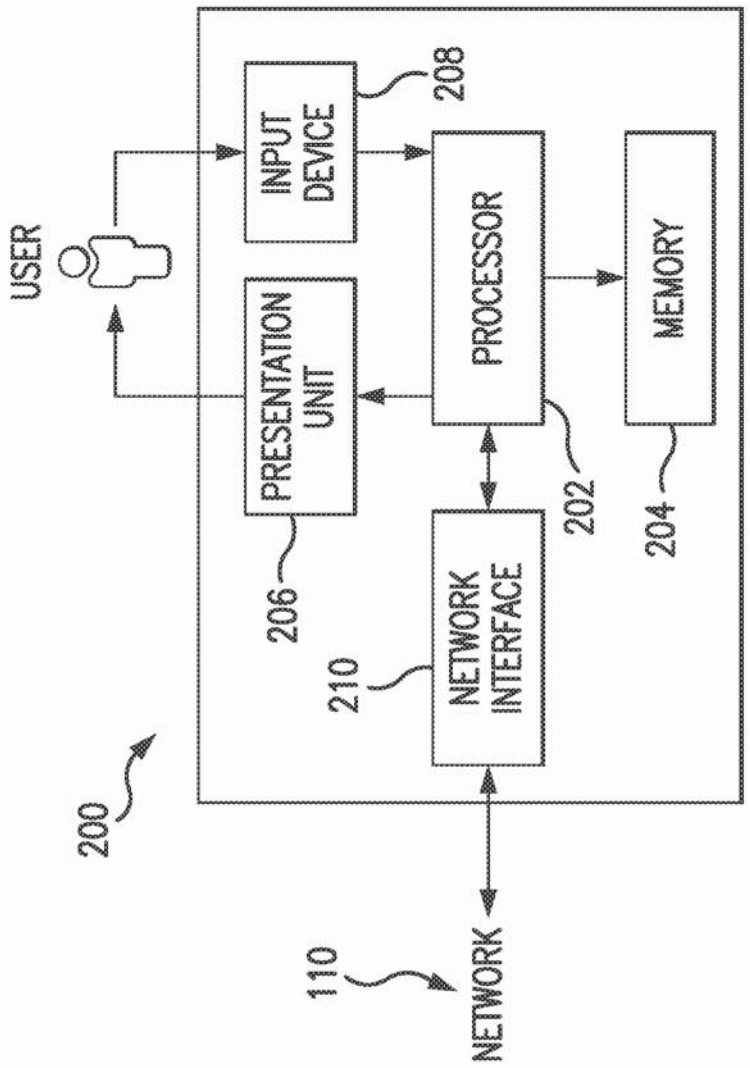

USER
INPUT DEVICE
208
PRESENTATION UNIT
206
PROCESSOR
202
MEMORY
204
NETWORK INTERFACE
210
200
110
NETWORK

FIG. 2

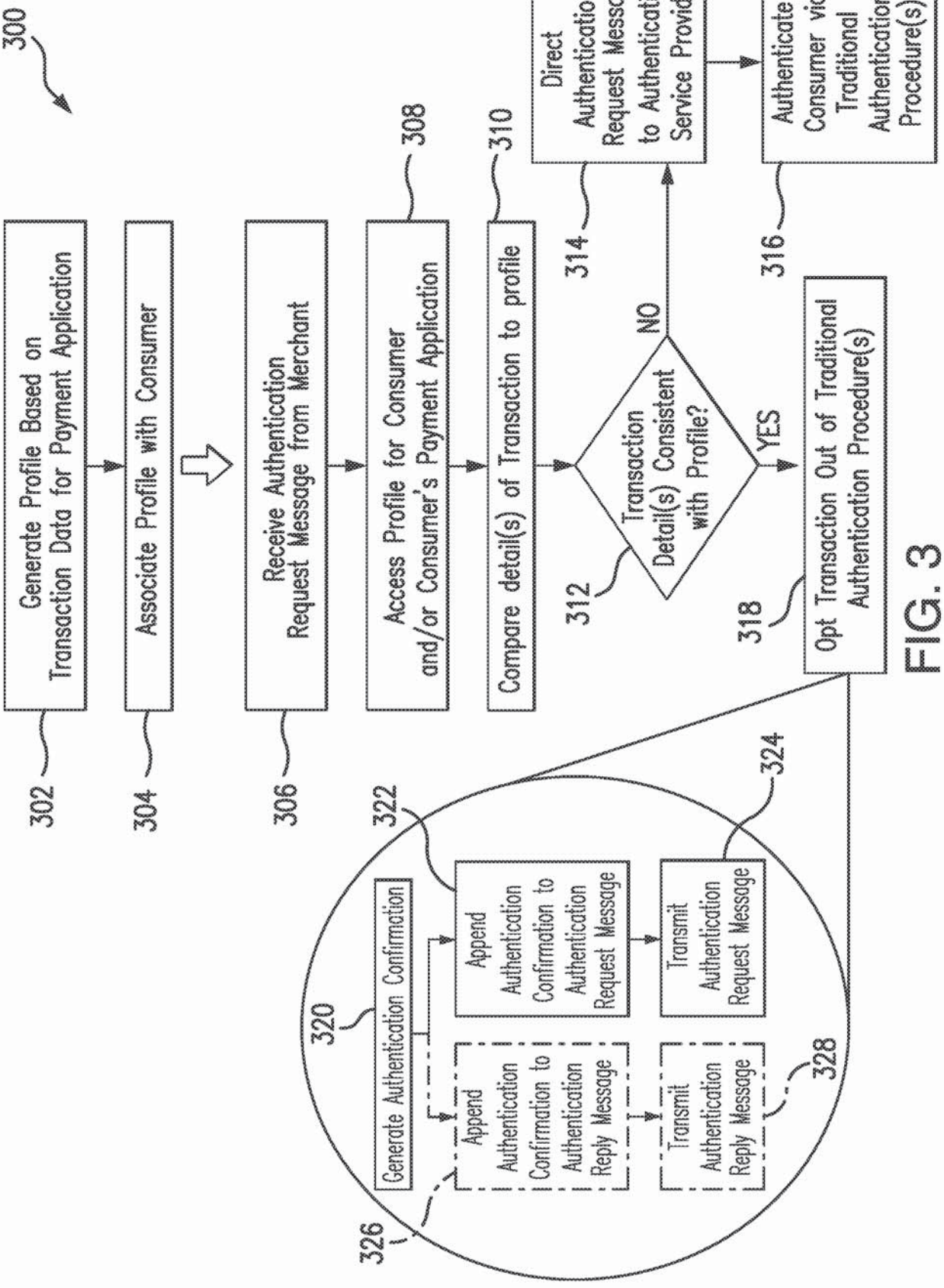

300
Generate Profile Based on Transaction Data for Payment Application
302
Associate Profile with Consumer
304
Receive Authentication Request Message from Merchant
306
Access Profile for Consumer and/or Consumer's Payment Application
308
Compare detail(s) of Transaction to profile
310
Transaction Detail(s) Consistent with Profile?
312
NO
YES
Direct Authentication Request Message to Authentication Service Provider
314
Authenticate Consumer via Traditional Authentication Procedure(s)
316
Opt Transaction Out of Traditional Authentication Procedure(s)
318
320
Generate Authentication Confirmation
Append Authentication Confirmation to Authentication Reply Message
Transmit Authentication Reply Message
328
322
Append Authentication Confirmation to Authentication Request Message
Transmit Authentication Request Message
324
326

FIG. 3