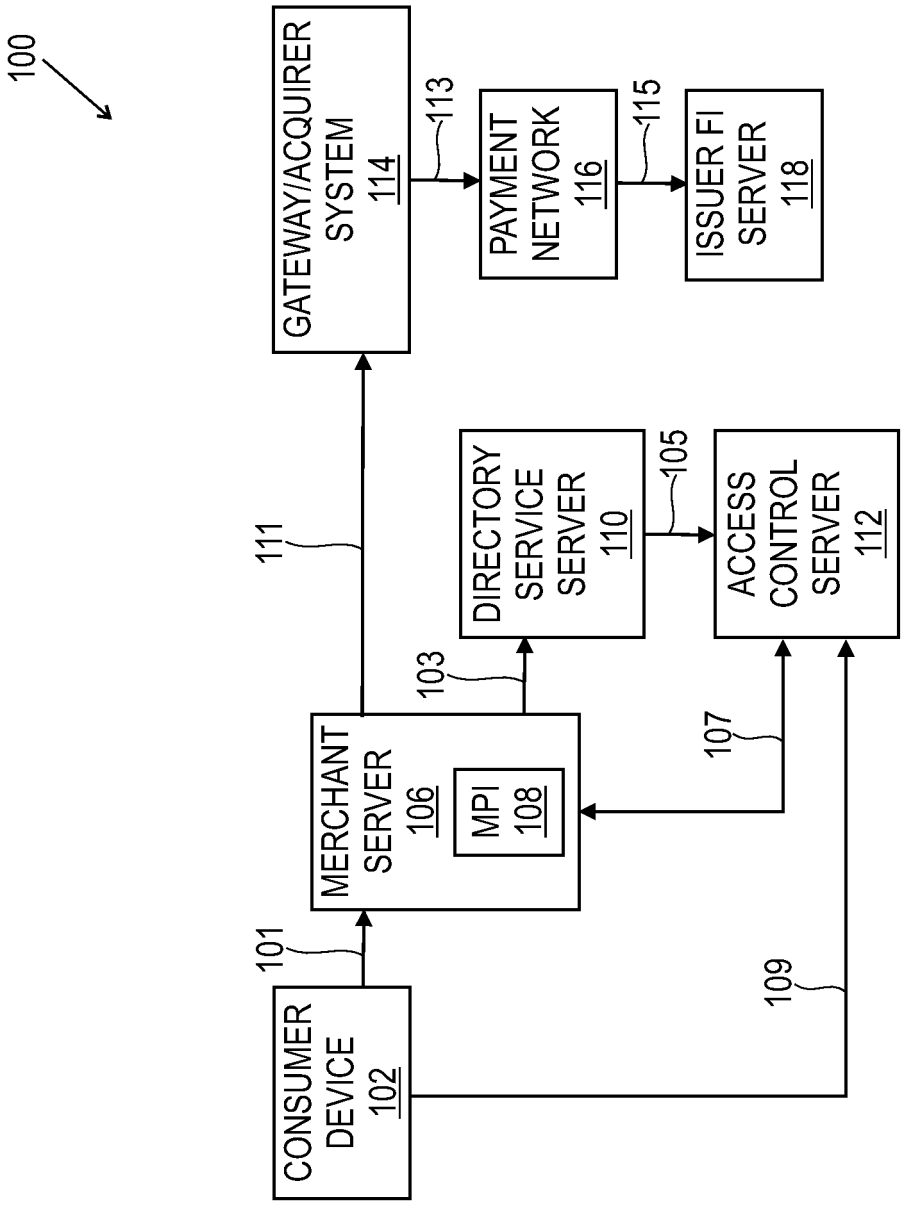


FIG. 1
PRIOR ART

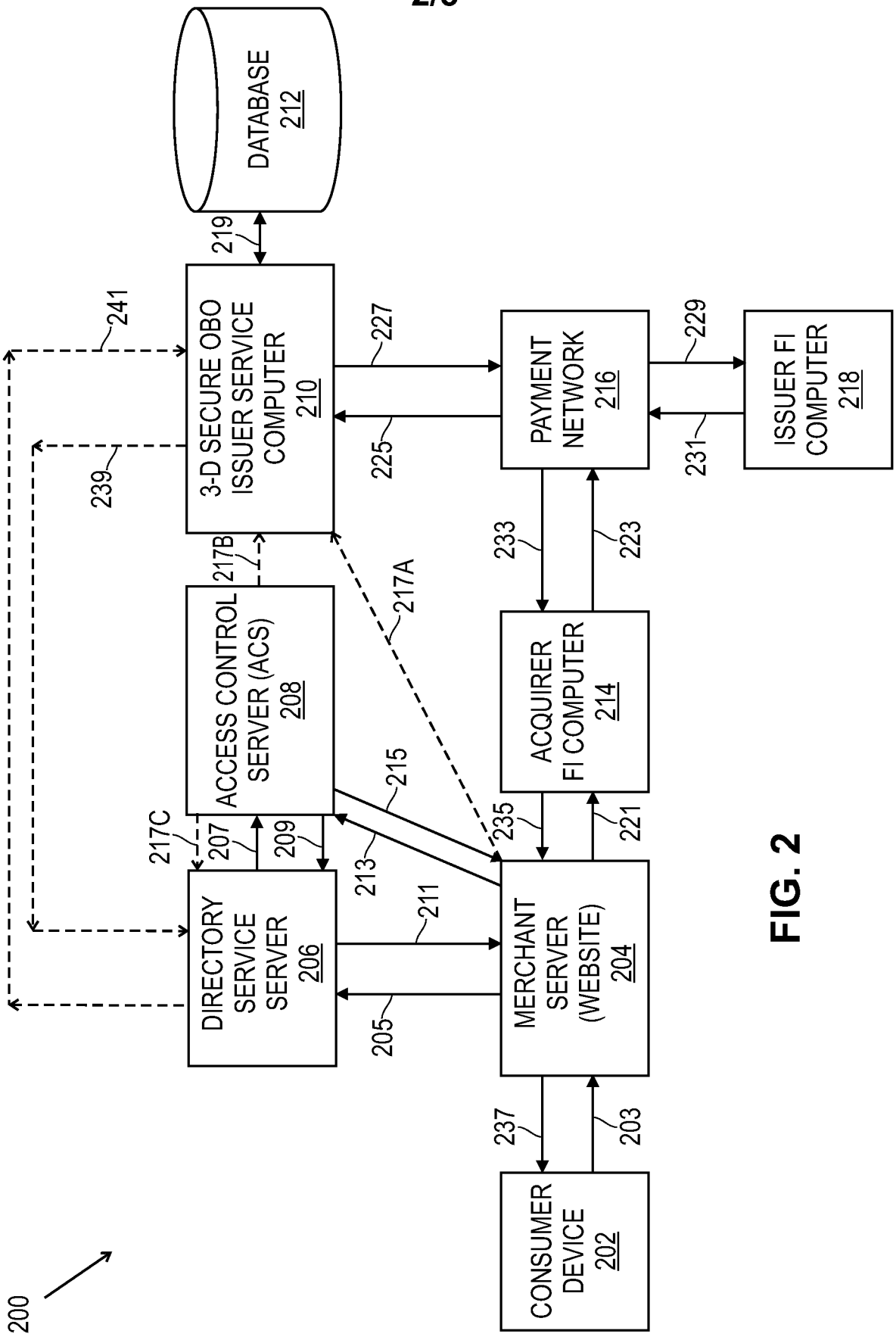

DATABASE 212
219
3-D SECURE OBO ISSUER SERVICE COMPUTER 210
241
239
227
225
PAYMENT NETWORK 216
229
231
ISSUER FI COMPUTER 218
233
223
217B
217A
ACCESS CONTROL SERVER (ACS) 208
ACQUIRER FI COMPUTER 214
215
217C
207
209
213
235
221
211
DIRECTORY SERVICE SERVER 206
MERCHANT SERVER (WEBSITE) 204
205
237
203
CONSUMER DEVICE 202
200

FIG. 2

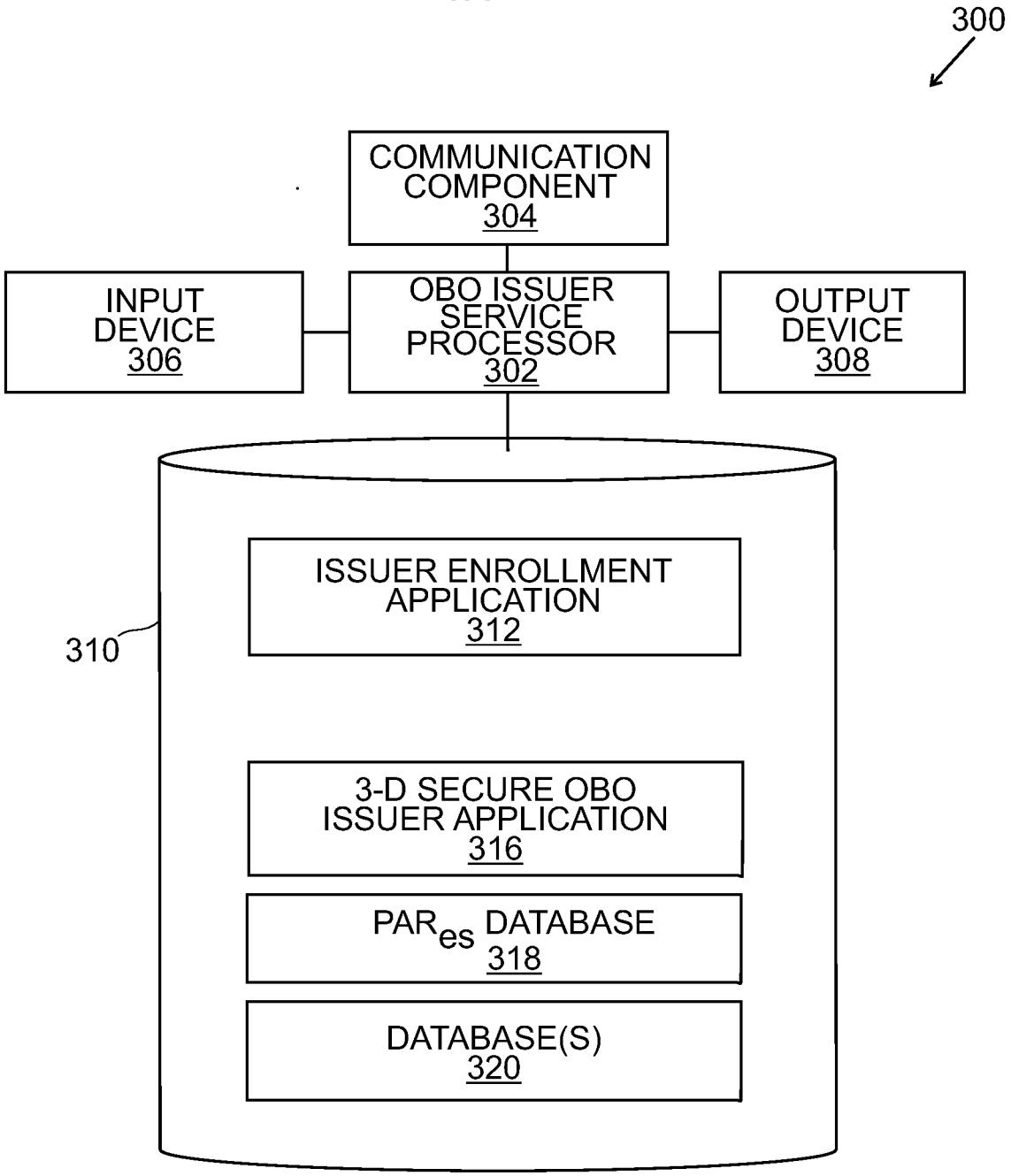

300
COMMUNICATION COMPONENT 304
INPUT DEVICE 306
OBO ISSUER SERVICE PROCESSOR 302
OUTPUT DEVICE 308
310
ISSUER ENROLLMENT APPLICATION 312
3-D SECURE OBO ISSUER APPLICATION 316
PARes DATABASE 318
DATABASE(S) 320

FIG. 3

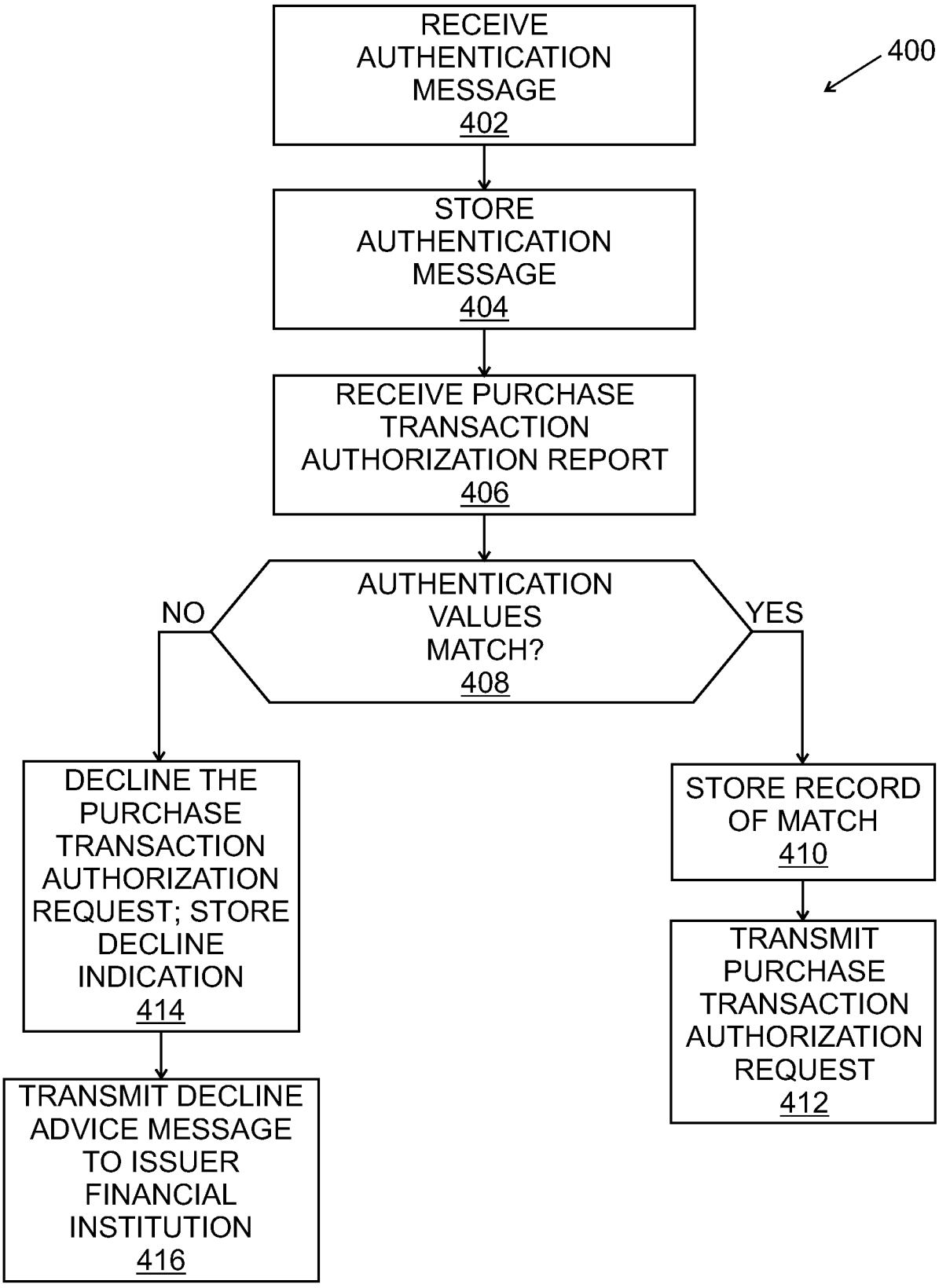

RECEIVE AUTHENTICATION MESSAGE 402
400
STORE AUTHENTICATION MESSAGE 404
RECEIVE PURCHASE TRANSACTION AUTHORIZATION REPORT 406
AUTHENTICATION VALUES MATCH? 408
NO
YES
DECLINE THE PURCHASE TRANSACTION AUTHORIZATION REQUEST; STORE DECLINE INDICATION 414
TRANSMIT DECLINE ADVICE MESSAGE TO ISSUER FINANCIAL INSTITUTION 416
STORE RECORD OF MATCH 410
TRANSMIT PURCHASE TRANSACTION AUTHORIZATION REQUEST 412

FIG. 4

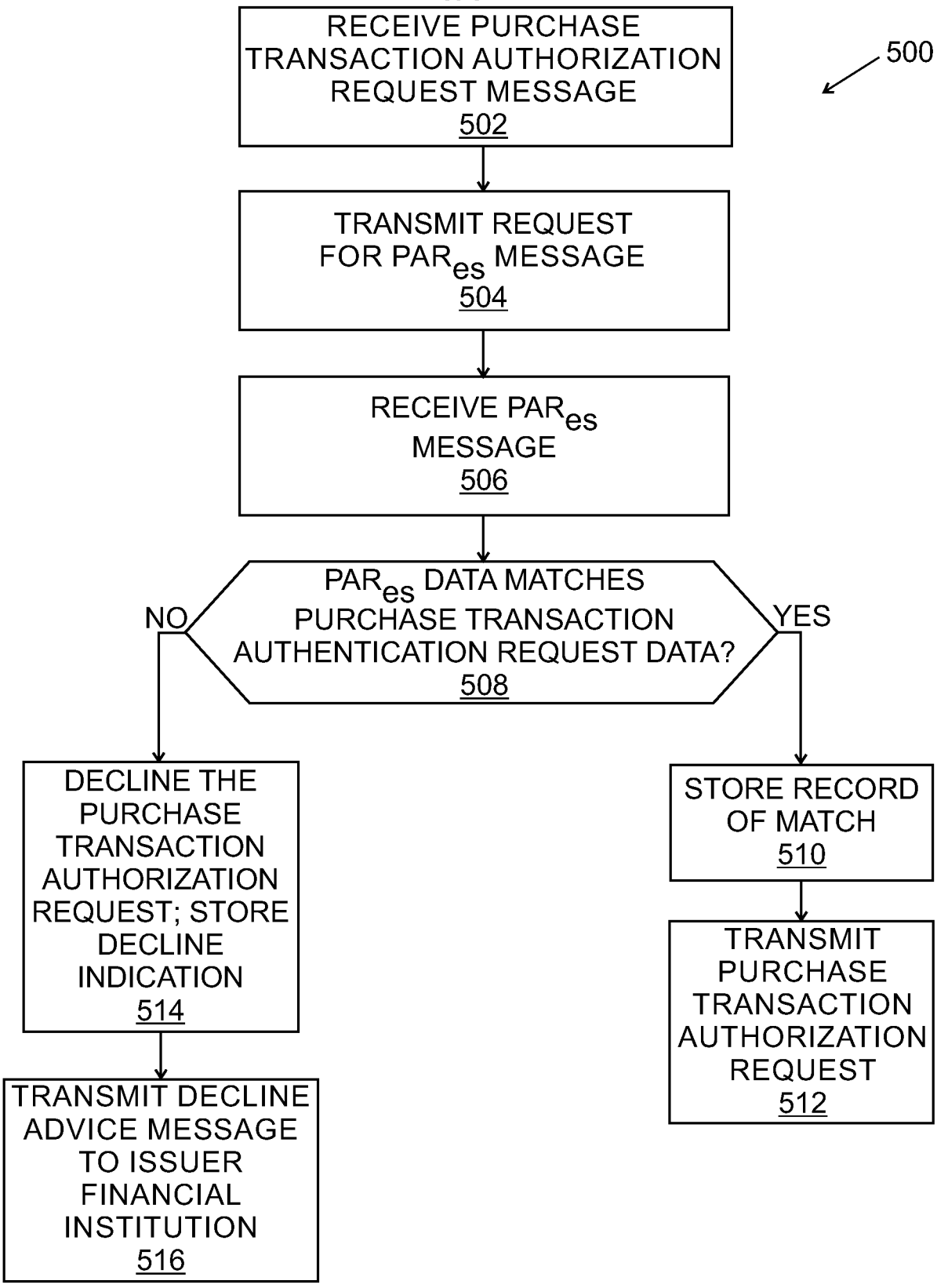

RECEIVE PURCHASE TRANSACTION AUTHORIZATION REQUEST MESSAGE
502
500
TRANSMIT REQUEST FOR PARes MESSAGE
504
RECEIVE PARes MESSAGE
506
PARes DATA MATCHES PURCHASE TRANSACTION AUTHENTICATION REQUEST DATA?
508
NO
YES
DECLINE THE PURCHASE TRANSACTION AUTHORIZATION REQUEST; STORE DECLINE INDICATION
514
TRANSMIT DECLINE ADVICE MESSAGE TO ISSUER FINANCIAL INSTITUTION
516
STORE RECORD OF MATCH
510
TRANSMIT PURCHASE TRANSACTION AUTHORIZATION REQUEST
512

FIG. 5