CLAIMS

1. A method, comprising:

transmitting, by a resource provider computer, interaction history information comprising at least a plurality of addresses to a server computer;

receiving, by the resource provider computer, a challenge summary from the server computer, wherein the challenge summary associates each address of the plurality of addresses to a challenge rate from a range of challenge rates, said challenge rate being a frequency with which an authorizing entity associated with each respective address prompts a user for a password, a PIN and/or biometric information;

determining, by the resource provider computer, a challenge rate threshold based on the challenge summary;

interacting, by the resource provider computer, with a user utilizing an address from the plurality of addresses;

determining, by the resource provider computer, if the challenge rate associated with the address exceeds the challenge rate threshold;

performing, by the resource provider computer, an authentication of the user if the challenge rate associated with the address does not exceed the challenge rate threshold; and then

initiating, by the resource provider computer and with the authorizing entity associated with the address, an authorization process of the interaction with the user.

2. The method of claim 1, wherein if the challenge rate associated with the address does exceed the challenge rate threshold, the authentication of the user is not performed.

3. The method of claim 1, wherein the server computer is a directory server comprising a routing table.

4. The method of claim 1, wherein the interacting with the user includes receiving an access request for a resource associated with the resource provider computer.

5. The method of claim 1, wherein the plurality of addresses comprise institution identifiers and the method is managed by a plug-in integrated in the resource provider computer.

6. The method of claim 1, wherein the plurality of addresses comprise internet protocol (IP) addresses.

7. The method of claim 1, wherein the challenge summary includes interaction volumes and authorization volumes associated with the plurality of addresses.

8. The method of claim 1, wherein initiating the authorization process comprises transmitting an authorization request message to the authorizing entity associated with the address.

9. The method of claim 8, wherein the authorization request message is transmitted to the authorizing entity associated with the address via a transport computer or the server computer.

10. The method of claim 9, wherein the authorizing entity transmits a request for a secret from a user device operated by the user.

11. The method of claim 1, wherein the method includes not performing, by the resource provider computer, the authentication of the user if the challenge rate associated with the address does exceed the challenge rate threshold.

12. A server computer comprising:

a memory configured to store computer-executable instructions; and

a processor in communication with the memory configured to execute the computer-executable instructions to at least:

transmit interaction history information comprising at least a plurality of addresses to a computer;

receive a challenge summary from the computer, wherein the challenge summary associates each address of the plurality of addresses to a challenge rate from a range of challenge rates, said challenge rate being a frequency

with which an authorizing entity associated with each respective address prompts a user for a password, a PIN and/or biometric information;

determine a challenge rate threshold based on the challenge summary;

interact with a user utilizing an address from the plurality of addresses;

determine if the challenge rate associated with the address exceeds the challenge rate threshold;

perform an authentication of the user if the challenge rate associated with the address does not exceed the challenge rate threshold; and then

initiate, with the authorizing entity associated with the address, an authorization process of the interaction with the user.

13. The server computer of claim 12, wherein the computer-executable instructions, when executed by the processor, further cause the server computer to at least transmit, to the computer, input for configuring one or more parameters of the challenge summary.

14. The server computer of claim 12, wherein an identification of an authorizing entity associated with the plurality of addresses is absent in the challenge summary.

15. The server computer of claim 12, wherein the challenge summary includes challenge rate buckets with different value ranges.