WHAT IS CLAIMED IS:

1. A method of validating user provided identity information and transmitting identity verification information to a merchant comprising:

receiving an account identifier from a user in response to a user device interacting with a merchant device;

authenticating the user based on the account identifier by: (i) transmitting the account identifier to a payment card issuer device via a payment network, the payment card issuer device comprising a network communication device, a processor, and data storage; and (ii) receiving identity verification information associated with the account identifier from the payment card issuer via the payment network, the identity verification information being retrieved from the data storage of the payment card issuer device; and

transmitting the identity verification information to the merchant device,

wherein the received identity verification information comprises an indicator which is based at least in part on a verification date of the identity verification information associated with the user.

2. The method of claim 1, wherein said identity verification information transmitted to the merchant includes at least one of: (i) a verification success or failure indicator; (ii) additional authentication information associated with the account identifier; (iii) additional identity verification data.

3. The method of either claim 1 or 2, wherein the receiving of the account identifier from a user comprises:

based on a request from the merchant to the user for the account identifier, receiving a redirected user input.

4. The method of any of claims 1 to 3, wherein the transmitted account identifier is used by the payment card issuer to identify relevant identity verification information.

5. The method of any of claims 1 to 4, wherein the received account identifier is captured from a purchase transaction at a point of sale terminal.

6. The method of claim 5, wherein the received account identifier is received in a ISO 8583 based message.

7. The method of any of claim 1 to 6, wherein the received identity verification information comprises government-issued identification information associated with the user, the government-issued identification information includes at least one of a passport, a birth certificate, and a driver's license.

8. An authentication apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

receive an account identifier from a user in response to a user interacting with a merchant device;

authenticate, via the processor, the user based on the account identifier by: (i) transmitting the account identifier to a payment card issuer device via a payment network, the payment card issuer device comprising a network communication device, a processor, and data storage; and (ii) receiving identity verification information associated with the account identifier from the payment card issuer via the payment network, the identity verification information being retrieved from the data storage of the payment card issuer device; and

transmit the identity verification information to the merchant device,

wherein the received identity verification information comprises an indicator which is based at least in part on a verification date of the identity verification information associated with the user.

9. The apparatus of claim 8, wherein the receiving of the account identifier from a user comprises:

based on a request from the merchant to the user for the account identifier, receiving a redirected user input.

10. The apparatus of either claim 8 or 9, wherein the transmitted account identifier is used by the payment card issuer to identify relevant identity verification information.

11. The apparatus of any of claims 8 to 10, wherein the received account identifier is captured from a purchase transaction at a point of sale terminal.

12. The apparatus of claim 9, wherein the received account identifier is received in an ISO 8583 based message.

13. The apparatus of any of claims 8 to 12, wherein the received identity verification information comprises government-issued identification information associated with the user.

14. A computer-readable medium storing instructions adapted to be executed by a processor to perform a method of authenticating a user, said method comprising:

receiving an account identifier from a user in response to a user device interacting with a merchant device;

authenticating, via a processor, the user based on the account identifier by: (i) transmitting the account identifier to a payment card issuer device via a payment network, the payment card issuer device comprising a network communication device, a processor, and data storage; and (ii) receiving identity verification information associated with the account identifier from the payment card issuer via the payment network, the identity verification information being retrieved from the data storage of the payment card issuer device; and

transmitting the identity verification information to the merchant device,

wherein the received identity verification information comprises an indicator which is based at least in part on a verification date of the identity verification information associated with the user.

15. The medium of claim 14 wherein the receiving of the account identifier from a user comprises:

based on a request from the merchant to the user for the account identifier, receiving a redirected user input.

16. The medium of either claim 14 or 15, wherein the transmitted account identifier is used by the payment card issuer to identify relevant identity verification information.

17. The medium of any of claims 14 to 16, wherein the authenticating further comprises verifying that the indicator received in the identity verification information indicates that the user's address has been verified within a time frame defined by the merchant.

18. The medium of claim 17, wherein the user's address is verified by receiving bills associated with the user which indicate the user's address.

19. The medium of claim 18, wherein the received bills include at least one of a heating oil bill, an electric bill, and a telephone bill.