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(54) Title: EFFICIENT AND SECURE AUTHENTICATION SYSTEM

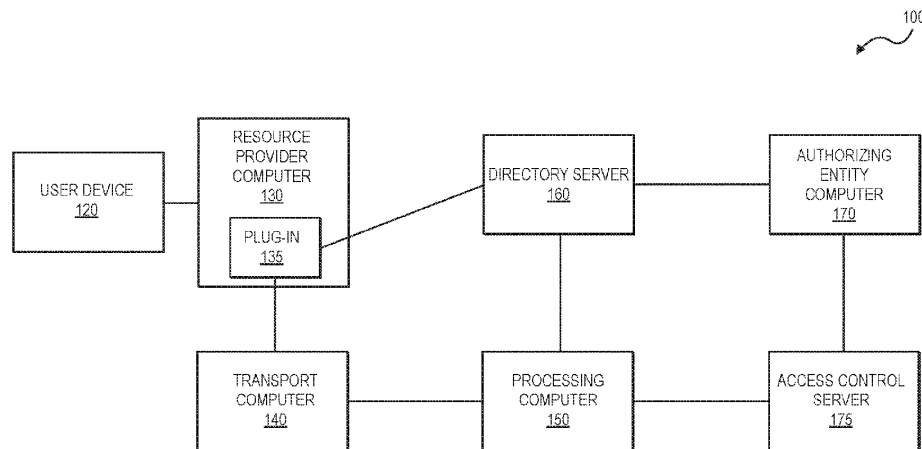


FIG. 1

(57) **Abstract:** A system and method of establishing a resource provider as a trusted listing are disclosed. The method includes receiving, by a directory server computer, an indication from a user that a resource provider is trusted. The directory server computer is programmed to provide a first level of authentication. The method then includes storing, in a database, data representing the indication from the user that the resource provider is trusted. The method then includes receiving an authentication request message from the user conducting an interaction at the resource provider computer and determining that the data representing the indication from the user that the resource provider is trusted is present. In response to determining, the method includes providing a second level of authentication to the user before the user is allowed to complete the interaction. The second level of authentication is lower than the first level.

[Continued on next page]



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