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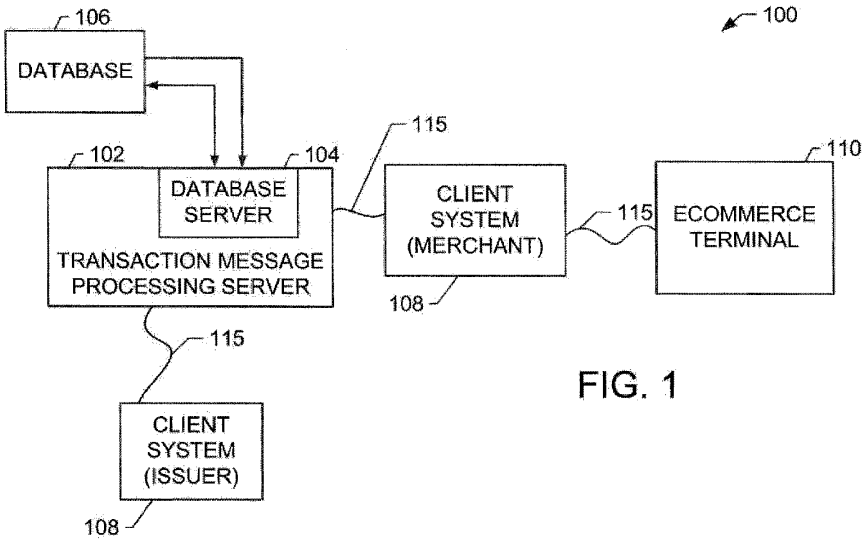


FIG. 1

(57) Abstract: A transaction message processing server is configured to receive an authorization request message from a sender computing device, the authorization request message associated with a transaction. The server is also configured to detect a decision data element in an authentication outcome data field of the authorization request message, and interpret the decision data element as an indicator that the transaction is highly authenticated. The server is further configured to retrieve a reason code that identifies the transaction as a highly authenticated transaction, and embed the reason code into the authorization request message to form an enhanced authorization request message. The server is still further configured to transmit the enhanced authorization request message including the reason code to an issuer computing device, wherein the enhanced authorization request message is configured to enable the issuer computing device to bypass at least one issuer authentication process.

WO 2018/089142 A1

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