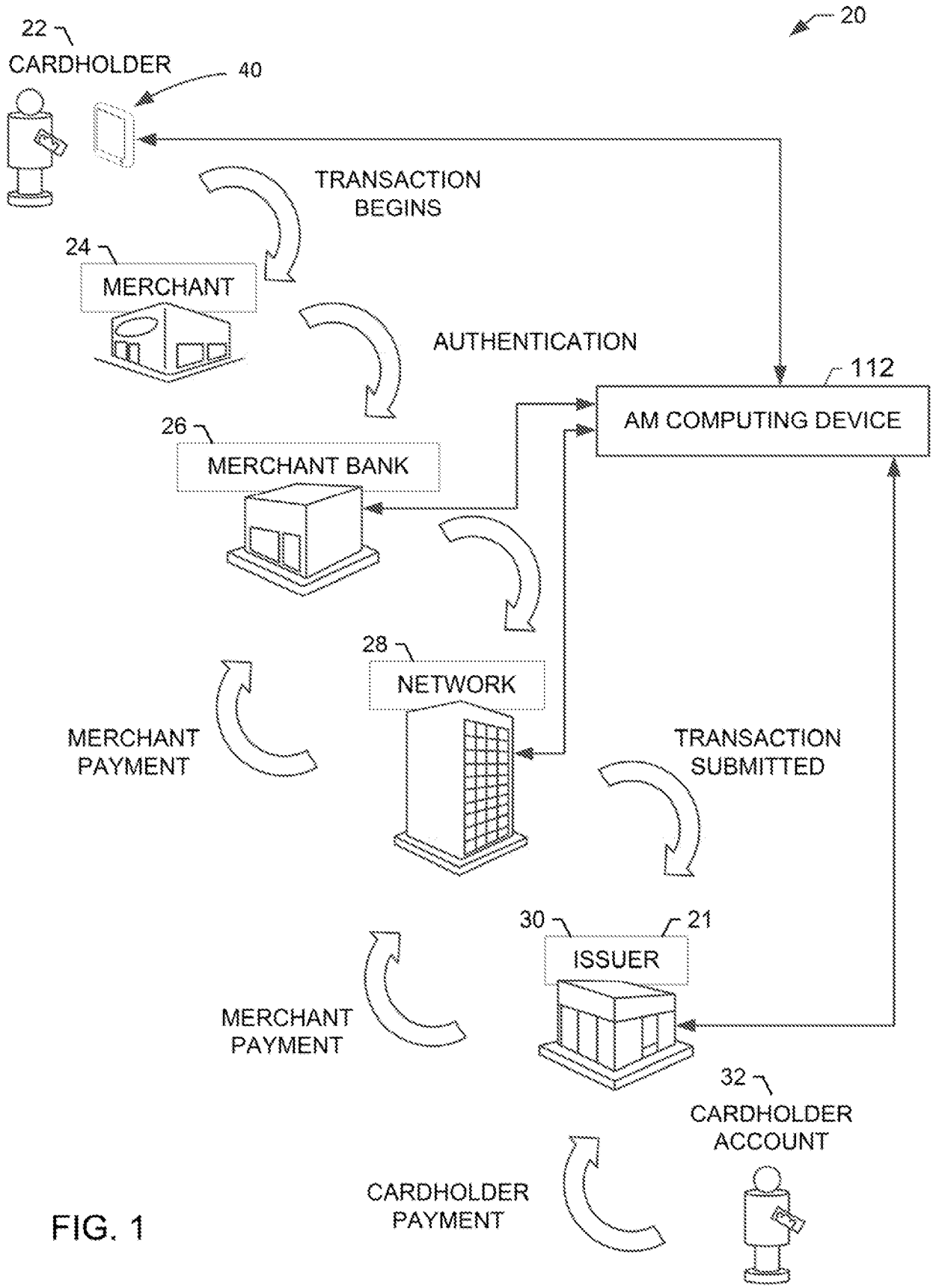
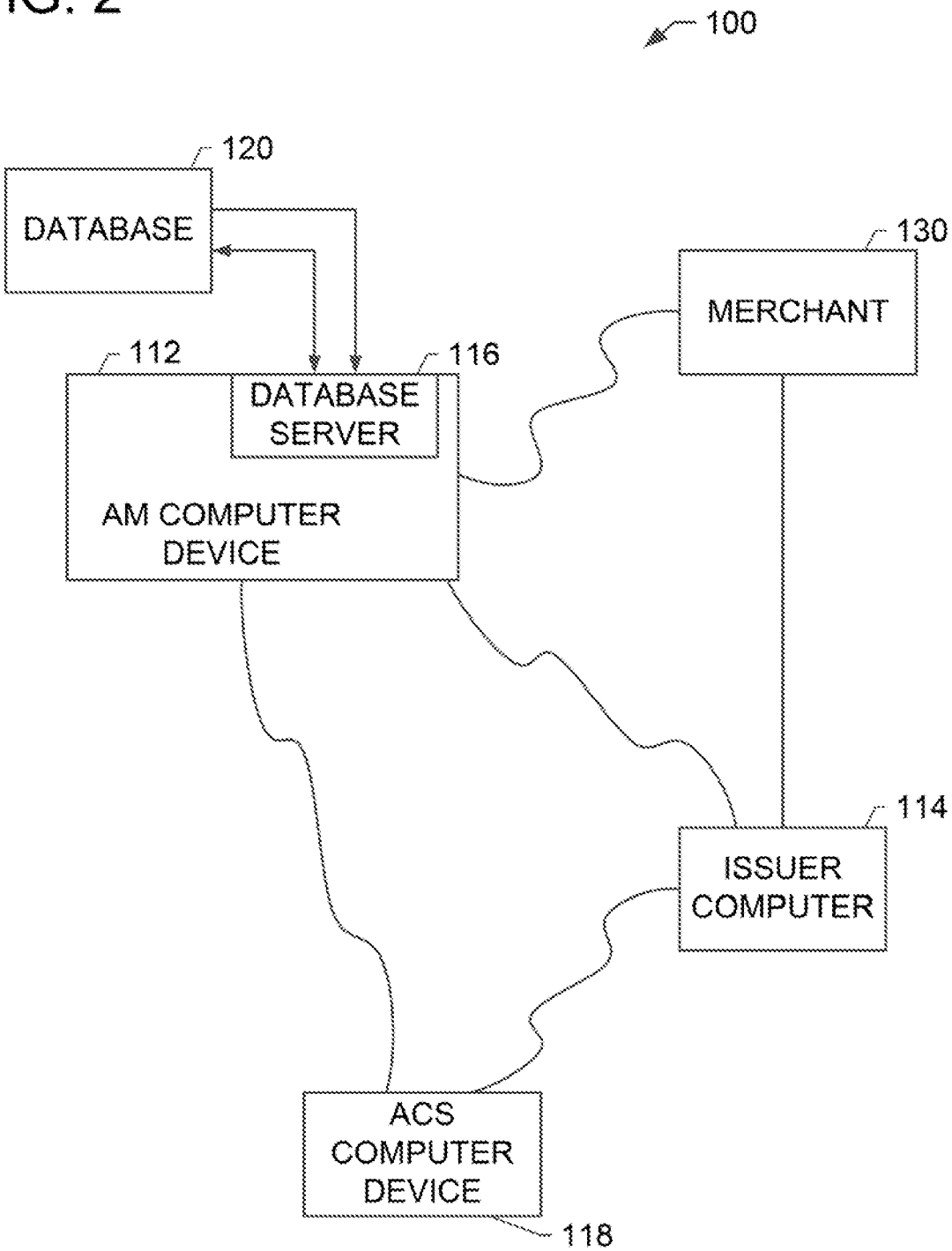

20
22
CARDHOLDER
40
TRANSACTION
BEGINS
24
MERCHANT
AUTHENTICATION
112
AM COMPUTING DEVICE
26
MERCHANT BANK
28
NETWORK
MERCHANT
PAYMENT
TRANSACTION
SUBMITTED
30
21
ISSUER
MERCHANT
PAYMENT
32
CARDHOLDER
ACCOUNT
CARDHOLDER
PAYMENT

FIG. 1

FIG. 2


100
120
DATABASE
130
MERCHANT
112
116
DATABASE SERVER
AM COMPUTER DEVICE
114
ISSUER COMPUTER
ACS COMPUTER DEVICE
118

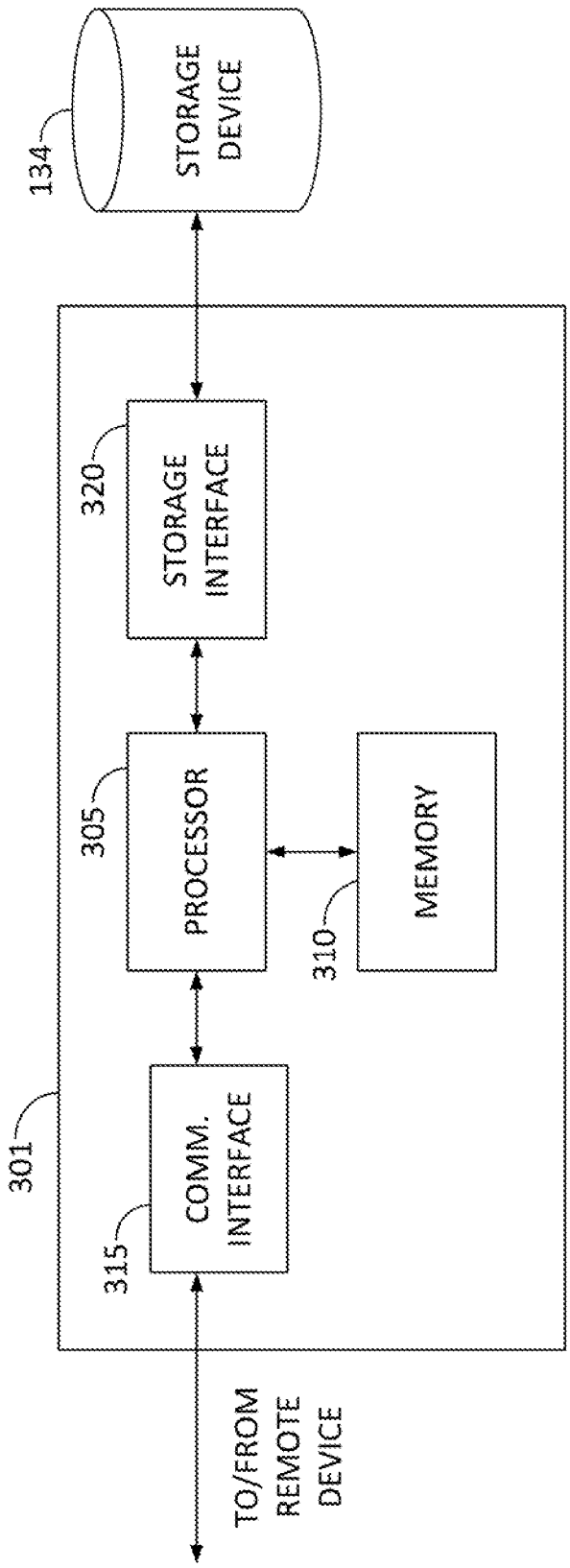
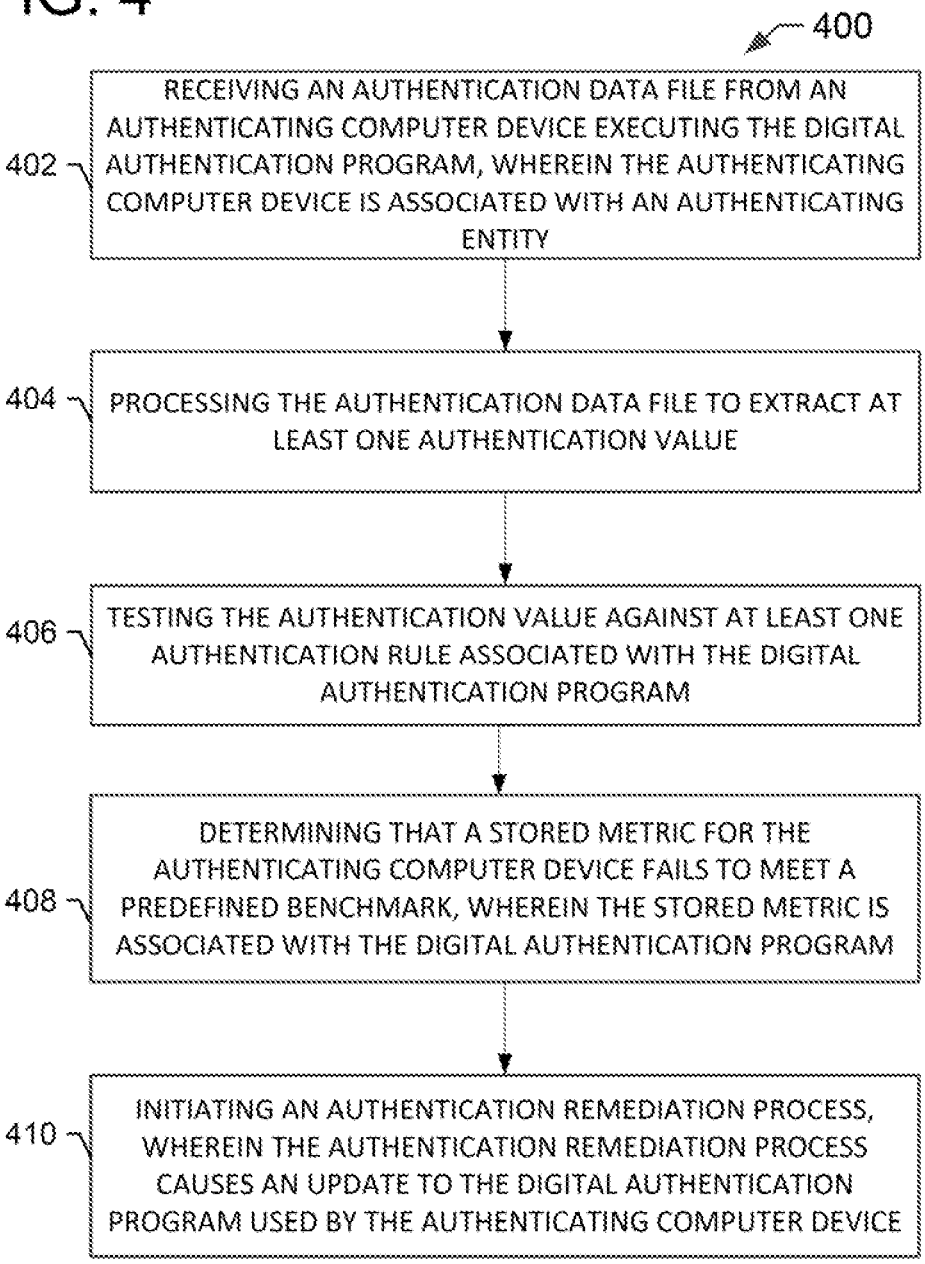

134
STORAGE DEVICE
320
STORAGE INTERFACE
305
PROCESSOR
310
MEMORY
301
315
COMM. INTERFACE
TO/FROM REMOTE DEVICE

FIG. 3

FIG. 4


400
RECEIVING AN AUTHENTICATION DATA FILE FROM AN AUTHENTICATING COMPUTER DEVICE EXECUTING THE DIGITAL AUTHENTICATION PROGRAM, WHEREIN THE AUTHENTICATING COMPUTER DEVICE IS ASSOCIATED WITH AN AUTHENTICATING ENTITY
402
PROCESSING THE AUTHENTICATION DATA FILE TO EXTRACT AT LEAST ONE AUTHENTICATION VALUE
404
TESTING THE AUTHENTICATION VALUE AGAINST AT LEAST ONE AUTHENTICATION RULE ASSOCIATED WITH THE DIGITAL AUTHENTICATION PROGRAM
406
DETERMINING THAT A STORED METRIC FOR THE AUTHENTICATING COMPUTER DEVICE FAILS TO MEET A PREDEFINED BENCHMARK, WHEREIN THE STORED METRIC IS ASSOCIATED WITH THE DIGITAL AUTHENTICATION PROGRAM
408
INITIATING AN AUTHENTICATION REMEDIATION PROCESS, WHEREIN THE AUTHENTICATION REMEDIATION PROCESS CAUSES AN UPDATE TO THE DIGITAL AUTHENTICATION PROGRAM USED BY THE AUTHENTICATING COMPUTER DEVICE
410

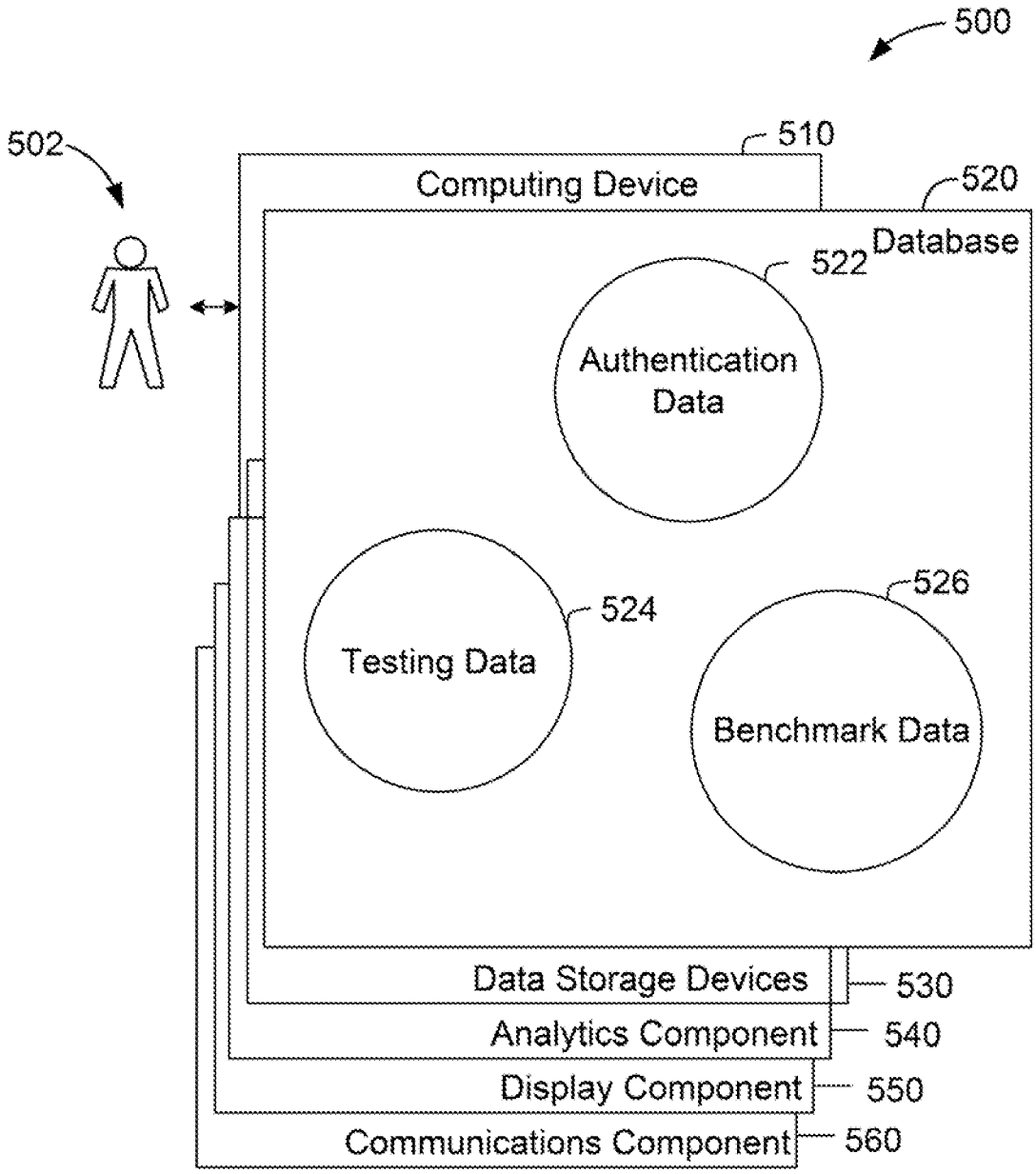

500
502
510
Computing Device
520
Database
522
Authentication Data
524
Testing Data
526
Benchmark Data
Data Storage Devices
530
Analytics Component
540
Display Component
550
Communications Component
560

FIG. 5