

What is claimed is:

1. A method for verifying a cardholder name associated with a payment device used in connection with an electronic card-not-present transaction conducted over a network independent of an issuer system, said method comprising:

maintaining, with at least one processor, a database including a plurality of records pertaining to historically processed transactions, each record including an indication of a primary account number of a payment device and a cardholder name used to conduct a transaction to which the record pertains;

receiving, at a name verification server, a cardholder name verification request sent over a data communications network from a merchant server in response to a customer choosing to check-out from a merchant associated with the merchant server, said cardholder name verification request including a submitted primary account number of a payment device and a submitted cardholder name, the name verification server independent of an issuer system associated with an issuer institution that issued the submitted primary account number;

querying, with at least one processor, the database to identify one or more records that include an indication of a primary account number that matches the submitted primary account number included in the cardholder name verification request;

comparing, with at least one processor, at least one cardholder name in the identified one or more records to the submitted cardholder name included in the cardholder name verification request;

determining, with at least one processor, whether or not there is a sufficient match resulting from said comparing;

generating, with at least one processor, a name verification response, wherein a content of said name verification response is established at least partially based on determining whether or not there is a sufficient match; and

causing the merchant server to verify or validate the card-not-present transaction by sending the name verification response to the merchant server over the data communications network.

2. The method of claim 1, further comprising:

updating the database with an additional record, said additional record pertaining to the electronic card-not-present transaction for which the cardholder name verification request was received.

3. The method of claim 1, wherein said additional record includes:
an indication of the submitted primary account number of a payment device included in the cardholder name verification request;
the submitted cardholder name included in the cardholder name verification request; and
the name verification response generated in reply to the name verification request.

4. The method of claim 1, wherein the name verification response indicates that the submitted cardholder name is valid when the determination is made that there is a sufficient match resulting from said comparing, otherwise the name verification response indicates that the submitted cardholder name is invalid when the determination is made that there is not a sufficient match resulting from said comparing.

5. The method of claim 1, further comprising:
calculating a confidence score indicative of a confidence that the name verification response is accurate.

6. The method of claim 5, further comprising:
counting a number of identified records which include the at least one cardholder name that sufficiently matches the submitted cardholder name included in the cardholder name verification request, wherein calculating the confidence score is based at least partially on the number of identified records.

7. The method of claim 1, wherein receiving the cardholder name verification request, querying the database to identify the one more or more records, comparing the cardholder name, determining whether or not there is a sufficient match, and generating the name verification response are performed by at least one processor of the name verification server.

8. A system for verifying a cardholder name associated with a payment device used in connection with an electronic card-not-present transaction conducted over a network, said system comprising:

a database including a plurality of records pertaining to historically processed transactions, each record including an indication of a primary account number of a payment device and a cardholder name used to conduct a transaction to which the record pertains; and

a name verification server comprising at least one processor, said name verification server programmed or configured to:

receive a cardholder name verification request sent over a data communications network from a merchant server in response to a customer choosing to check-out from a merchant associated with the merchant server, said cardholder name verification request including a submitted primary account number of a payment device and a submitted cardholder name, the name verification server independent of an issuer system associated with an issuer institution that issued the submitted primary account number;

query the database to identify one or more records that include an indication of a primary account number that matches the submitted primary account number included in the cardholder name verification request;

compare at least one cardholder name in the identified one or more records to the submitted cardholder name included in the cardholder name verification request;

make a determination whether or not there is a sufficient match resulting from said comparison;

generate a name verification response, wherein a content of said name verification response is established at least partially based on said determination; and

cause the merchant server to verify or validate the card-not-present transaction by sending the name verification response to the merchant server over the data communications network.

9. The system of claim 8, wherein said name verification server is further programmed or configured to:

update the database with an additional record, said additional record pertaining to the electronic card-not-present transaction for which the cardholder name verification request was received.

10. The system of claim 8, wherein said additional record includes:
an indication of the submitted primary account number of a payment device included in the cardholder name verification request;
the submitted cardholder name included in the cardholder name verification request; and
the name verification response generated in reply to the name verification request.

11. The system of claim 8, wherein the name verification response indicates that the submitted cardholder name is valid when the determination is made that there is a sufficient match resulting from said comparing, otherwise the name verification response indicates that the submitted cardholder name is invalid when the determination is made that there is not a sufficient match resulting from said comparing.

12. The system of claim 8, wherein said name verification server is further programmed or configured to:
calculate a confidence score indicative of a confidence that the name verification response is accurate.

13. The system of claim 11, wherein said name verification server is further programmed or configured to:
count a number of identified records which include the at least one cardholder name that sufficiently matches the submitted cardholder name included in the cardholder name verification request, wherein calculating the confidence score is based at least partially on the number of identified records.

14. A computer program product for verifying a cardholder name associated with a payment device used in connection with an electronic card-not-present transaction conducted over a network, comprising at least one non-transitory

computer-readable medium including program instructions that, when executed by at least one processor, cause the at least one processor to:

- maintain a database including a plurality of records pertaining to historically processed transactions, each record including an indication of a primary account number of a payment device and a cardholder name used to conduct a transaction to which the record pertains;

- receive a cardholder name verification request sent over a data communications network from a merchant server in response to a customer choosing to check-out from a merchant associated with the merchant server, said cardholder name verification request including a submitted primary account number of a payment device and a submitted cardholder name, the name verification server independent of an issuer system associated with an issuer institution that issued the submitted primary account number;

- query the database to identify one or more records that include an indication of a primary account number that matches the submitted primary account number included in the cardholder name verification request;

- compare at least one cardholder name in the identified one or more records to the submitted cardholder name included in the cardholder name verification request;

- make a determination whether or not there is a sufficient match resulting from said comparison;

- generate a name verification response, wherein a content of said name verification response is established at least partially based on said determination; and

- cause the merchant server to verify or validate the card-not-present transaction by sending the name verification response to the merchant server over the data communications network.

15. The computer program product of claim 14, wherein the program instructions further cause the at least one processor to:

- update the database with an additional record, said additional record pertaining to the electronic card-not-present transaction for which the cardholder name verification request was received.