BRIEF DESCRIPTION OF THE INVENTION

[0009A] Disclosed herein is a computer-based method for evaluating a risk of fraud in a payment card transaction on a payment card interchange network, the method implemented using a computer device coupled to a memory device, the method comprising:

receiving payment card transaction messages relating to a payment card account, the payment card transaction messages relating to interactions with at least one of an agent on behalf of a cardholder of the payment card account and an agent on behalf of an issuer of the payment card account, the payment card transaction messages including at least one of an authorization request, an authorization response, and an application event, the application event comprising an interaction with the payment card account in other than a purchase interaction, the application event transaction message further comprising a device identifier comprising at least one of a device identifier and a hardware identifier associated with the device ;

receiving payment card account reputation messages that include historical data relating to the trustworthiness of the payment card account;

comparing at least one data element in each payment card transaction messages to at least one data element in at least one of: the payment card reputation message and prior transaction history; and

determining at least one of a risk of fraud of the transaction and a trustworthiness of the payment card account based on the comparison.

[0009B] Disclosed herein is a computer system for processing data associated with a payment card cardholder account, the computer system comprising:

a memory device;

a processor in communication with the memory device;

a transaction component configured to receive payment card transaction messages relating to a payment card account, the payment card transaction messages relating to interactions with at least one of an agent on behalf of a cardholder of the payment card account and an agent on behalf of an issuer of the payment card account, the payment card transaction messages including at least one of an authorization request, an authorization response, and an application event, the application event comprising an interaction with the payment card account in other than a purchase interaction, the

application event transaction message further comprising a device identifier comprising at least one of a device identifier and a hardware identifier associated with the device;

a reputation component configured to receive payment card account reputation messages that include historical data relating to the trustworthiness of the payment card account;

a comparator component configured to compare at least one data element in each payment card transaction messages to at least one data element in at least one of: the payment card reputation message and prior transaction history;

a decisioning component configured to determine at least one of a risk of fraud of the transaction and a trustworthiness of the payment card account based on the comparison.

[0009C] Disclosed herein is a One or more non-transitory computer-readable storage media having computer-executable instructions embodied thereon, wherein when executed by at least one processor, the computer-executable instructions cause the processor to:

receive payment card transaction messages relating to a payment card account, the payment card transaction messages relating to interactions with at least one of an agent on behalf of a cardholder of the payment card account and an agent on behalf of an issuer of the payment card account, the payment card transaction messages including at least one of an authorization request, an authorization response, and an application event, the application event comprising an interaction with the payment card account in other than a purchase interaction, the application event transaction message further comprising a device identifier comprising at least one of a device identifier and a hardware identifier associated with the device ;

receive payment card account reputation messages that include historical data relating to the trustworthiness of the payment card account;

compare at least one data element in each payment card transaction messages to at least one data element in at least one of: the payment card reputation message and prior transaction history; and

determine at least one of a risk of fraud of the transaction and a trustworthiness of the payment card account based on the comparison.

[0010] In one embodiment, a computer-based method for evaluating a risk of fraud in a payment card transaction on a payment card interchange network, is implemented using a computer device coupled to a memory device, and includes receiving payment card transaction messages relating to a payment card account wherein the payment card transaction messages relate to interactions with a cardholder, an issuer of the payment card account, or both. The payment card transaction messages include an authorization request, an authorization response, and an Application Event and the Application Event includes an interaction with the payment card account in other than a purchase interaction wherein the Application Event transaction message further comprising a device identifier comprising at least one of a device identifier and a hardware identifier associated with the device. The method further includes receiving payment card account reputation messages that include historical data relating to the trustworthiness of the payment card account, comparing at least one data element in each payment card transaction messages to at least one data element in at least one of: the payment card reputation message and prior transaction history, and determining at least one of a risk of fraud of the transaction and a trustworthiness of the payment card account based on the comparison.

[0011] In another embodiment, a computer system for processing data associated with a payment card cardholder account includes a memory device, a processor in communication with the memory device, and a transaction component configured to receive payment card transaction messages relating to a payment card account, the payment card transaction messages relating to interactions with at least one of an agent on behalf of a cardholder of the payment card account and an agent on behalf of an issuer of the payment card account, the payment card transaction messages including at least one of an authorization request, an authorization response, and an Application Event, the Application Event comprising an interaction with the payment card account in other than a purchase interaction, the Application Event transaction message further comprising a device identifier comprising at least one of a device identifier and a hardware identifier associated with the device. The computer system further includes a reputation component configured to receive payment card account reputation messages that include historical data relating to