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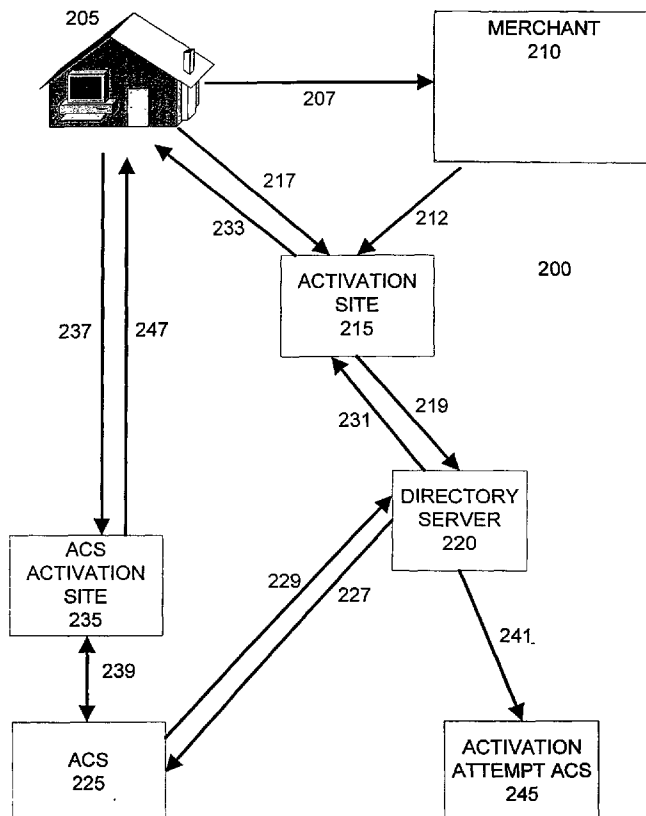
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(54) Title: MANAGING ACTIVATION OF CARDHOLDERS IN A SECURE AUTHENTICATION PROGRAM



(57) Abstract: Merchants or other third parties can add an activation link on their Internet site. The activation link can be associated with text or an image, for example a logo. The activation link can be presented to cardholders visiting an Internet site prior to the cardholder initiating a transaction. Upon selecting the activation link, a cardholder is redirected to activation site. The activation site can be a generic site intended for any cardholder, or an activation site specifically tailored to the referring site, for example having branding associated with the referring site.

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