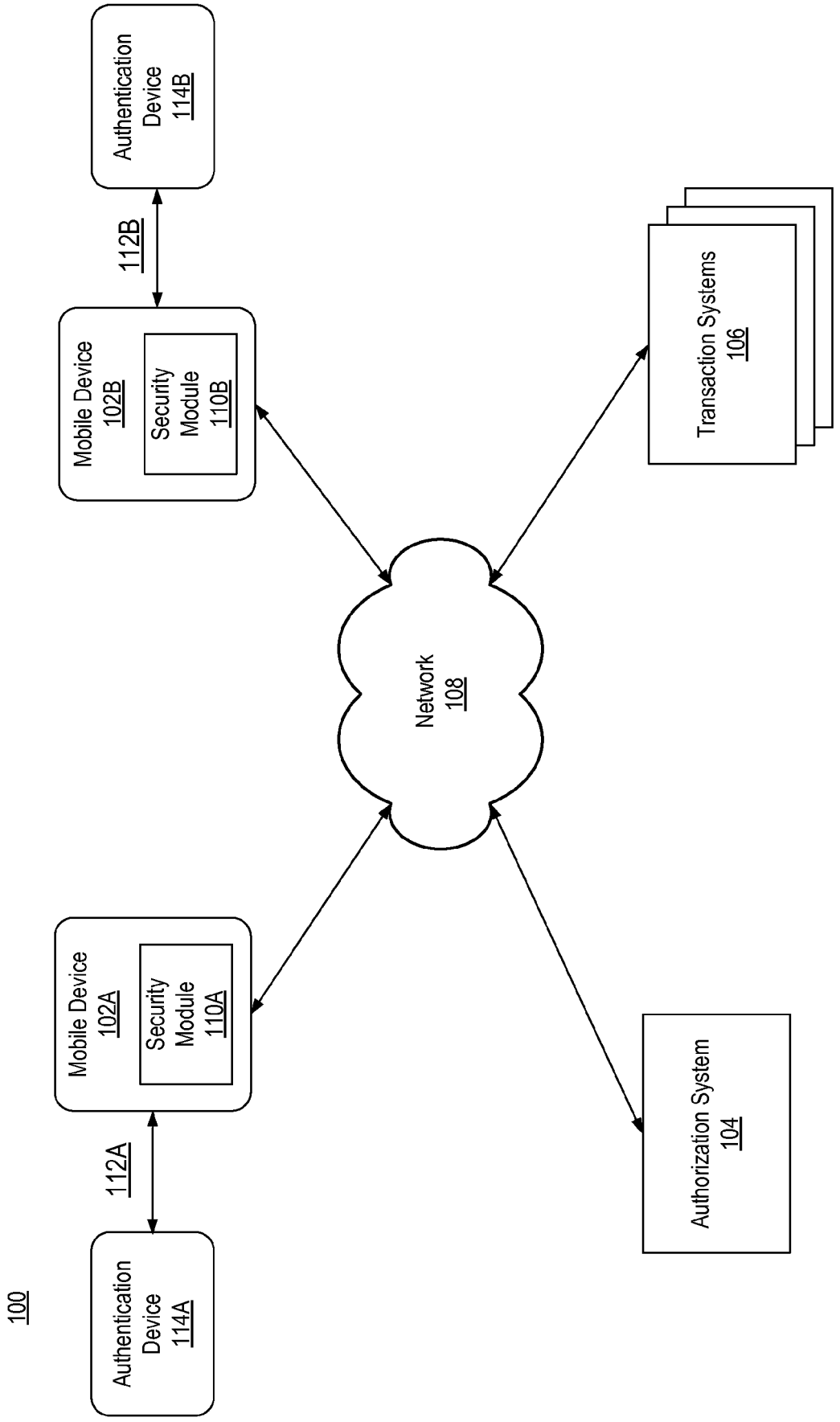

100
Authentication Device 114A
112A
Mobile Device 102A
Security Module 110A
Authentication Device 114B
112B
Mobile Device 102B
Security Module 110B
Network 108
Transaction Systems 106
Authorization System 104

FIG. 1

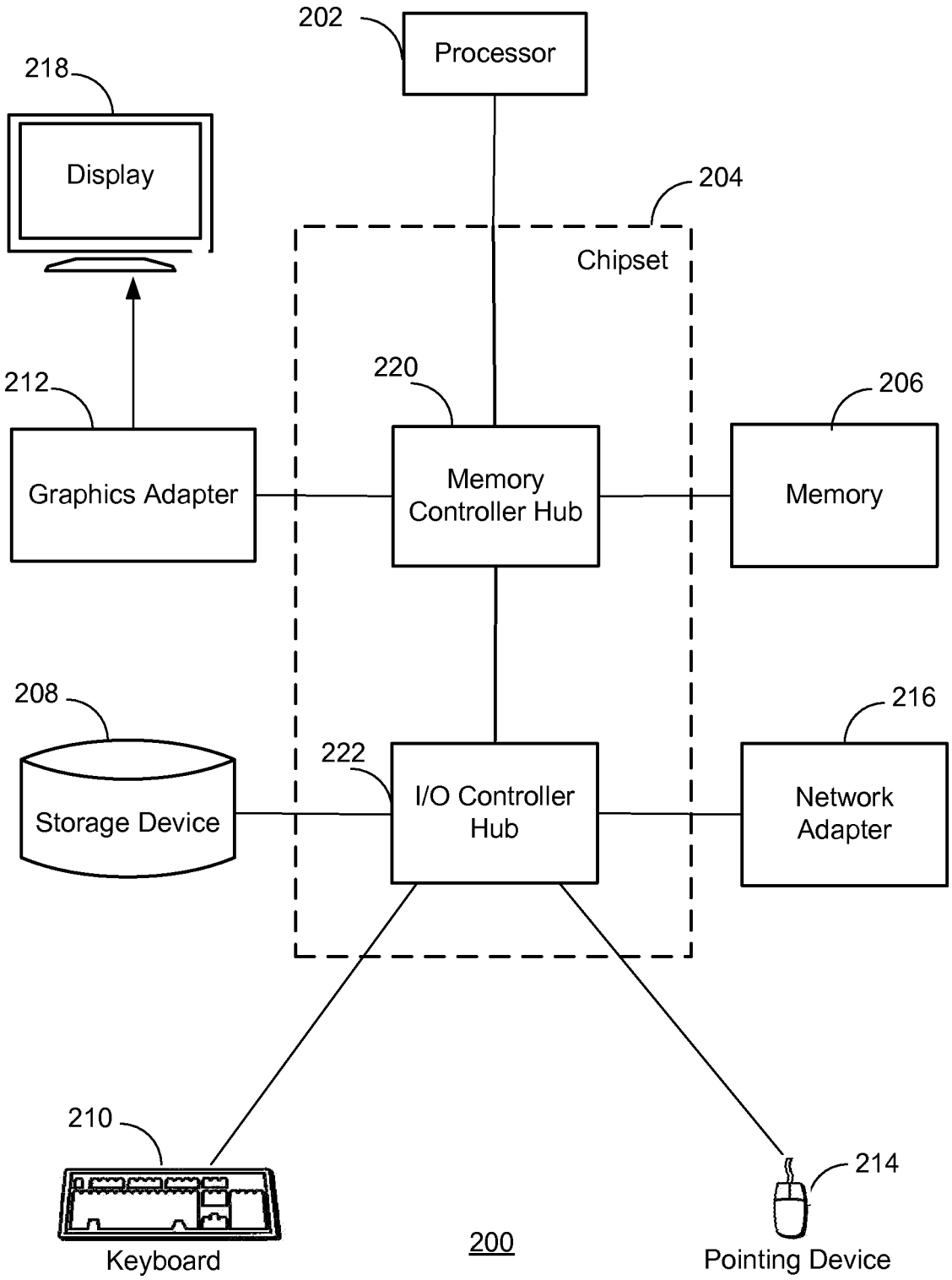

202
Processor
218
Display
204
Chipset
212
220
206
Graphics Adapter
Memory Controller Hub
Memory
208
216
222
Storage Device
I/O Controller Hub
Network Adapter
210
214
Keyboard
200
Pointing Device

FIG. 2

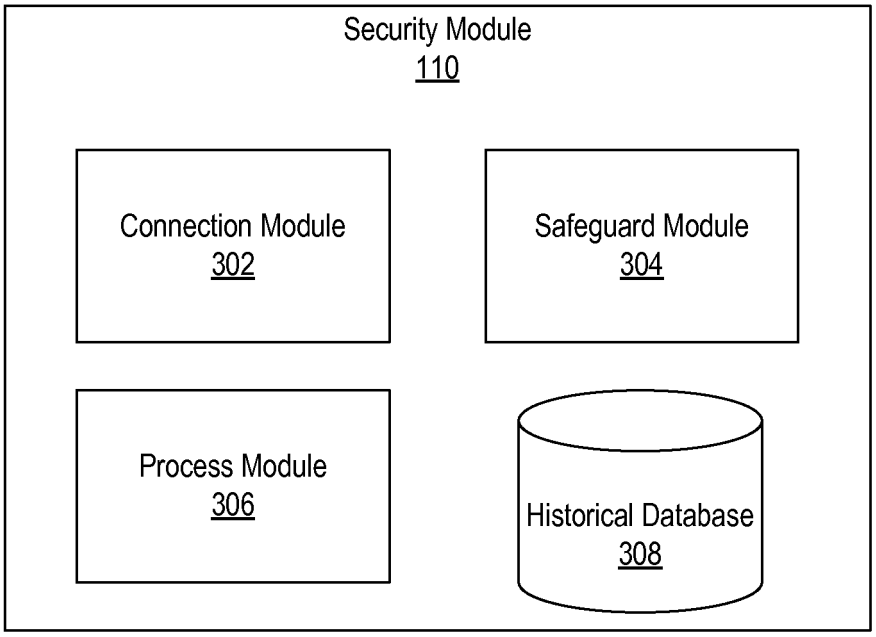

Security Module
110
Connection Module
302
Safeguard Module
304
Process Module
306
Historical Database
308

FIG. 3

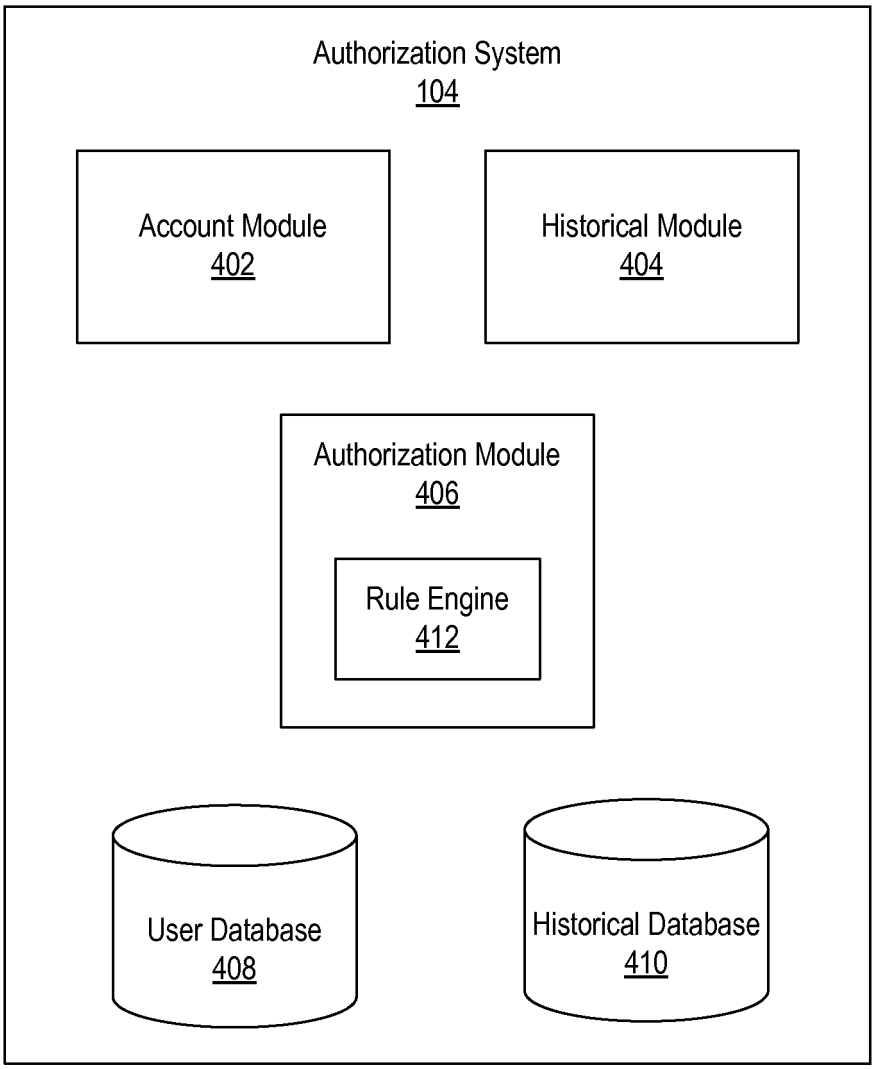

Authorization System
104
Account Module
402
Historical Module
404
Authorization Module
406
Rule Engine
412
User Database
408
Historical Database
410

FIG. 4

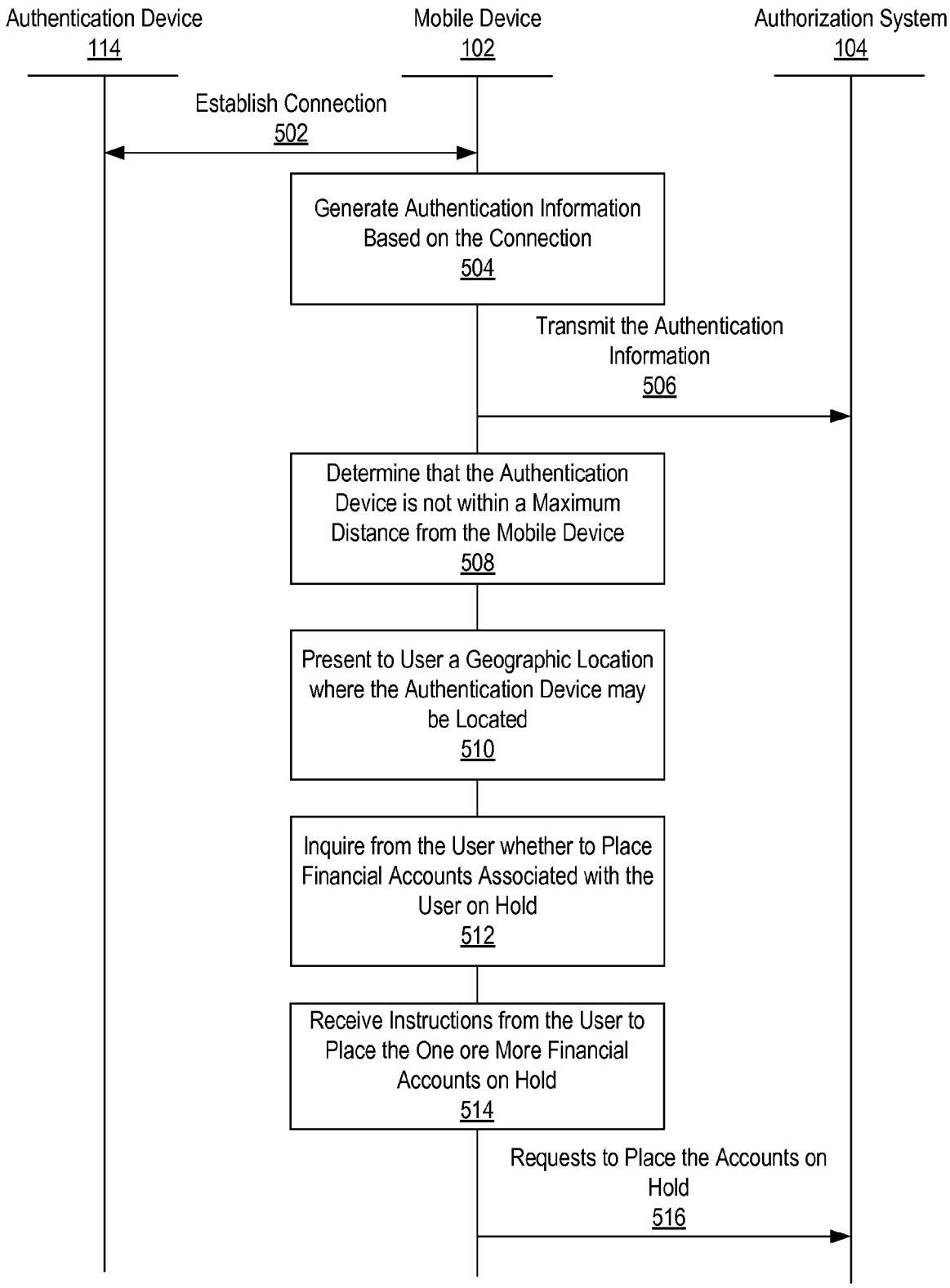

Authentication Device
114
Mobile Device
102
Authorization System
104
Establish Connection
502
Generate Authentication Information Based on the Connection
504
Transmit the Authentication Information
506
Determine that the Authentication Device is not within a Maximum Distance from the Mobile Device
508
Present to User a Geographic Location where the Authentication Device may be Located
510
Inquire from the User whether to Place Financial Accounts Associated with the User on Hold
512
Receive Instructions from the User to Place the One ore More Financial Accounts on Hold
514
Requests to Place the Accounts on Hold
516

FIG. 5

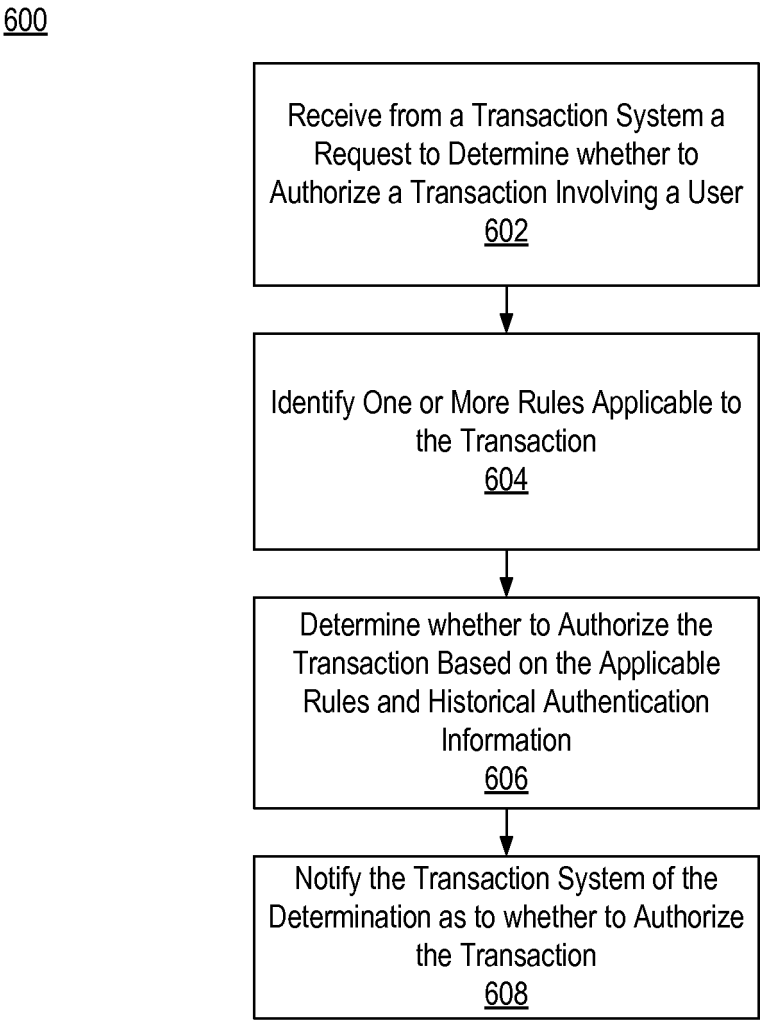

600
Receive from a Transaction System a Request to Determine whether to Authorize a Transaction Involving a User
602
Identify One or More Rules Applicable to the Transaction
604
Determine whether to Authorize the Transaction Based on the Applicable Rules and Historical Authentication Information
606
Notify the Transaction System of the Determination as to whether to Authorize the Transaction
608

FIG. 6