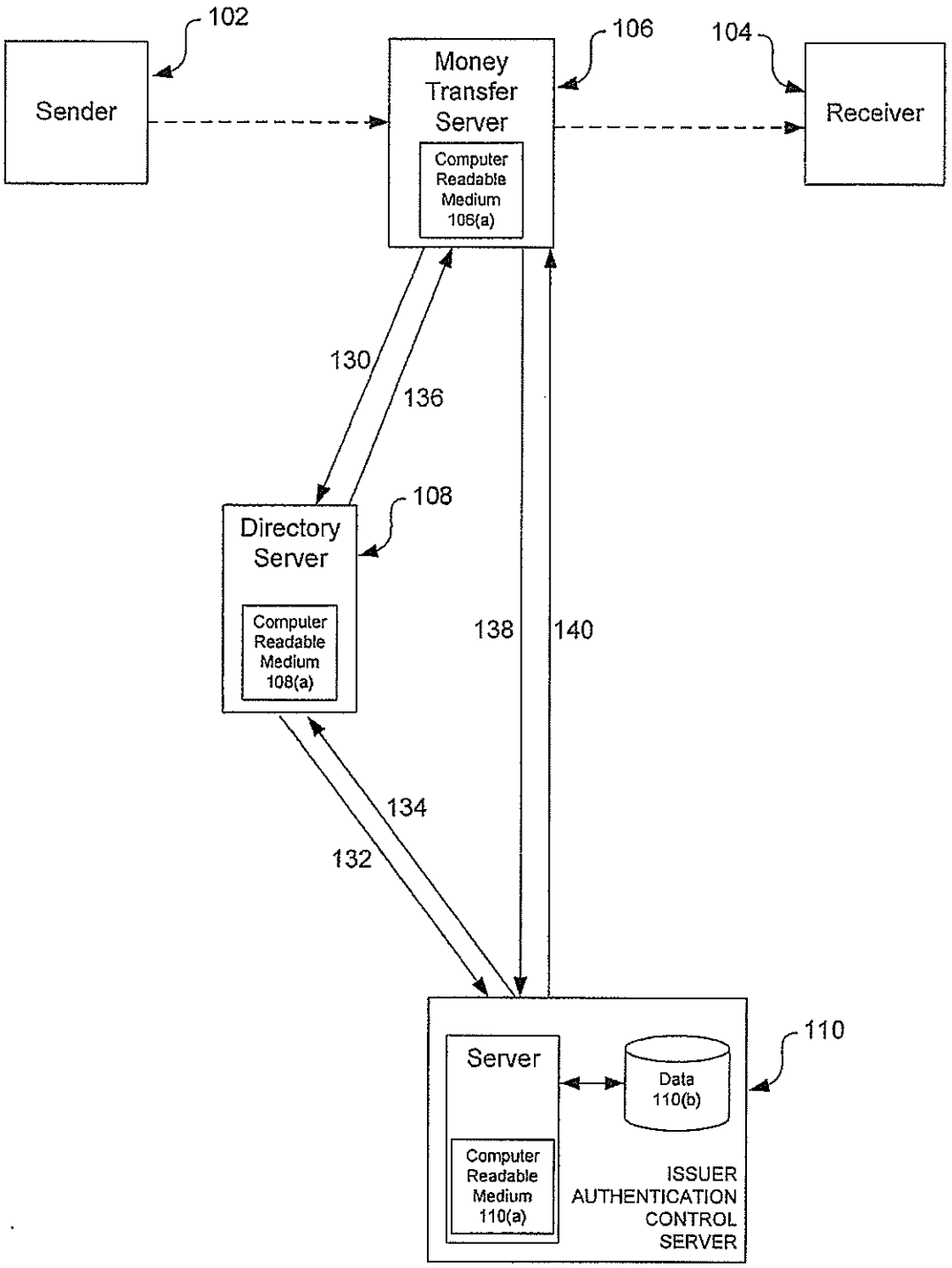

102
Sender
106
Money Transfer Server
Computer Readable Medium 106(a)
104
Receiver
130
136
108
Directory Server
Computer Readable Medium 108(a)
138
140
134
132
110
Server
Data 110(b)
Computer Readable Medium 110(a)
ISSUER AUTHENTICATION CONTROL SERVER

FIG. 1

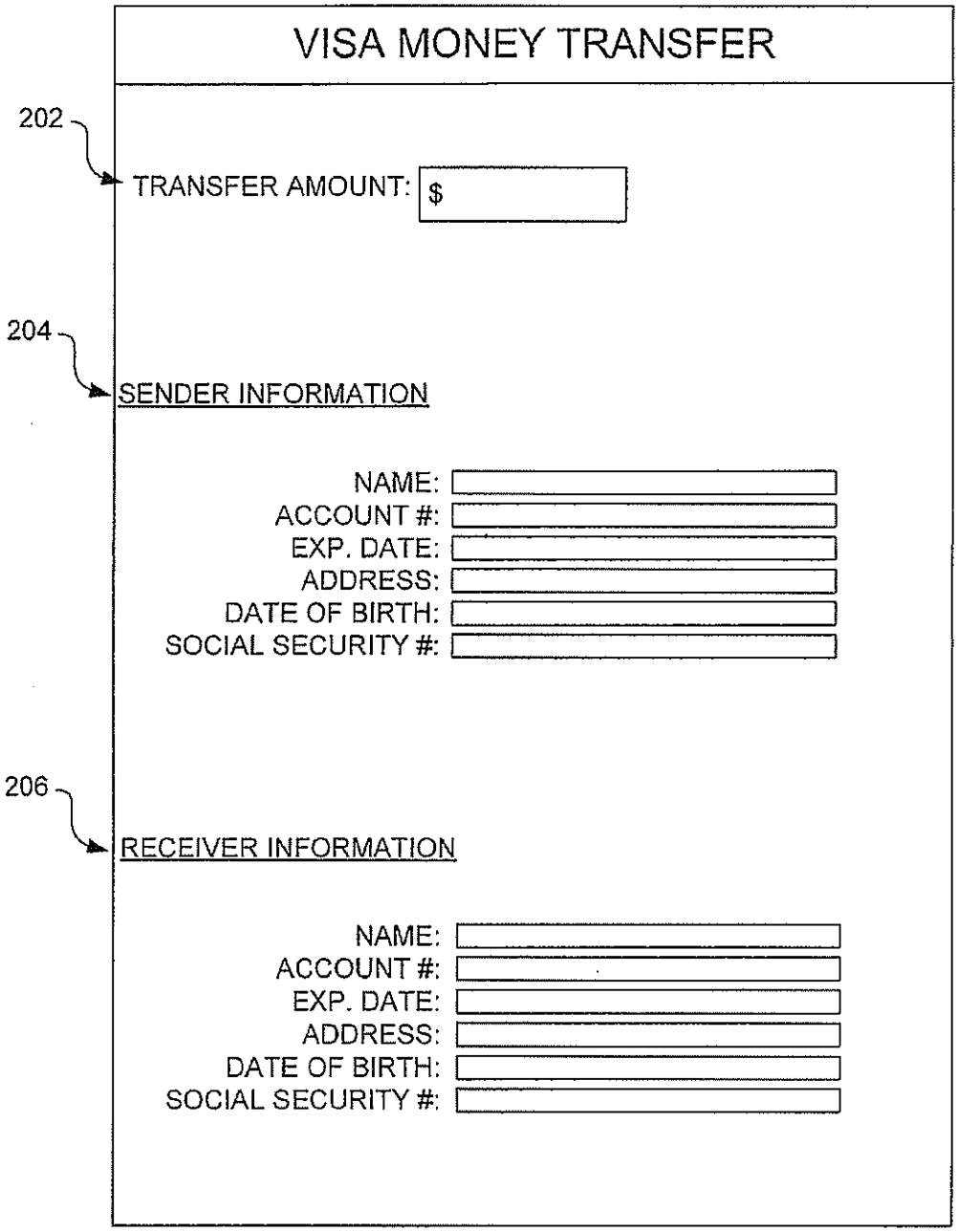

VISA MONEY TRANSFER
202
TRANSFER AMOUNT: $
204
SENDER INFORMATION
NAME:
ACCOUNT #:
EXP. DATE:
ADDRESS:
DATE OF BIRTH:
SOCIAL SECURITY #:
206
RECEIVER INFORMATION
NAME:
ACCOUNT #:
EXP. DATE:
ADDRESS:
DATE OF BIRTH:
SOCIAL SECURITY #:

FIG. 2

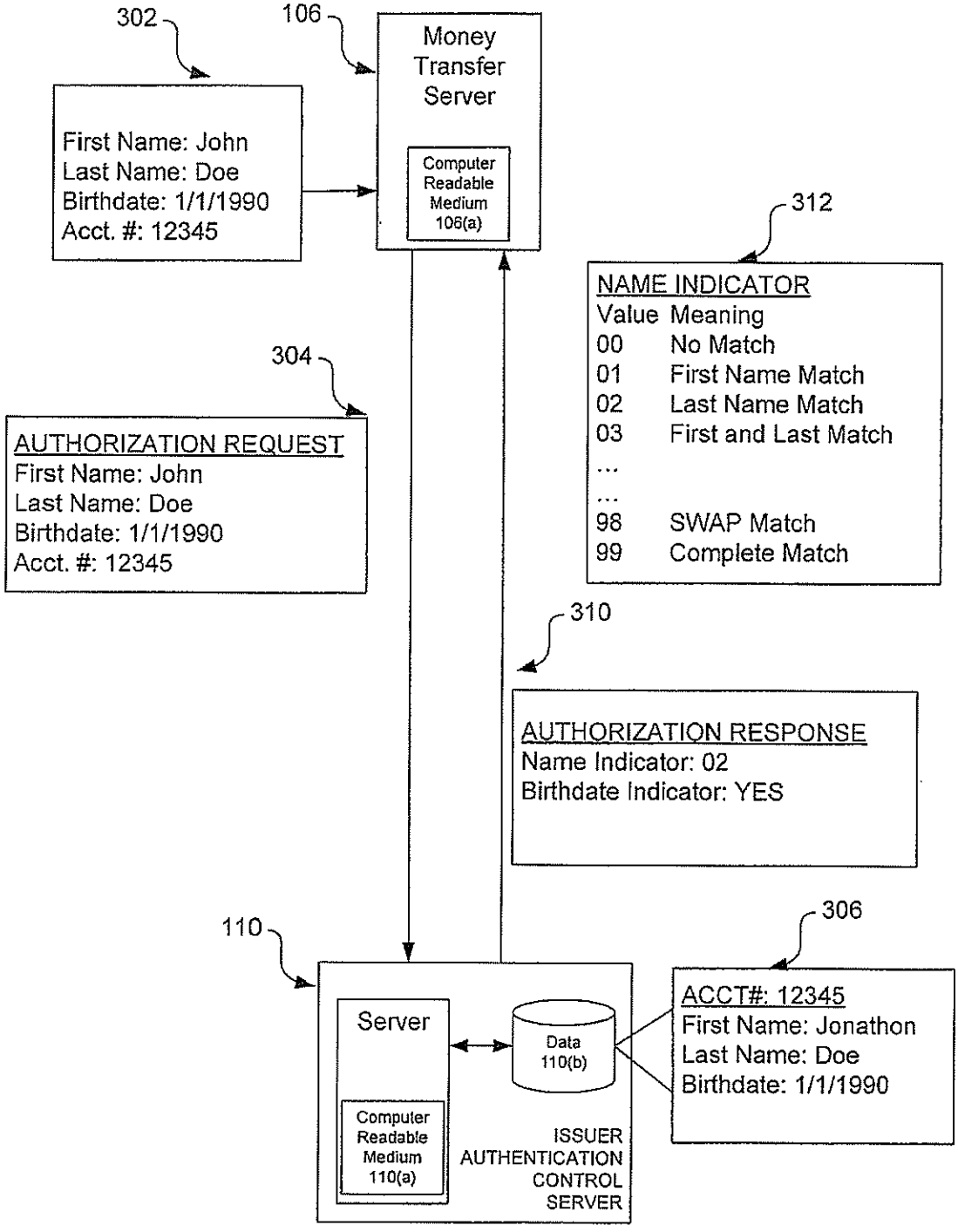

302
106
Money Transfer Server
First Name: John
Last Name: Doe
Birthdate: 1/1/1990
Acct. #: 12345
Computer Readable Medium 106(a)
312
NAME INDICATOR
Value Meaning
00 No Match
01 First Name Match
02 Last Name Match
03 First and Last Match
...
...
98 SWAP Match
99 Complete Match
304
AUTHORIZATION REQUEST
First Name: John
Last Name: Doe
Birthdate: 1/1/1990
Acct. #: 12345
310
AUTHORIZATION RESPONSE
Name Indicator: 02
Birthdate Indicator: YES
110
306
Server
Data 110(b)
Computer Readable Medium 110(a)
ISSUER AUTHENTICATION CONTROL SERVER
ACCT#: 12345
First Name: Jonathon
Last Name: Doe
Birthdate: 1/1/1990

FIG. 3

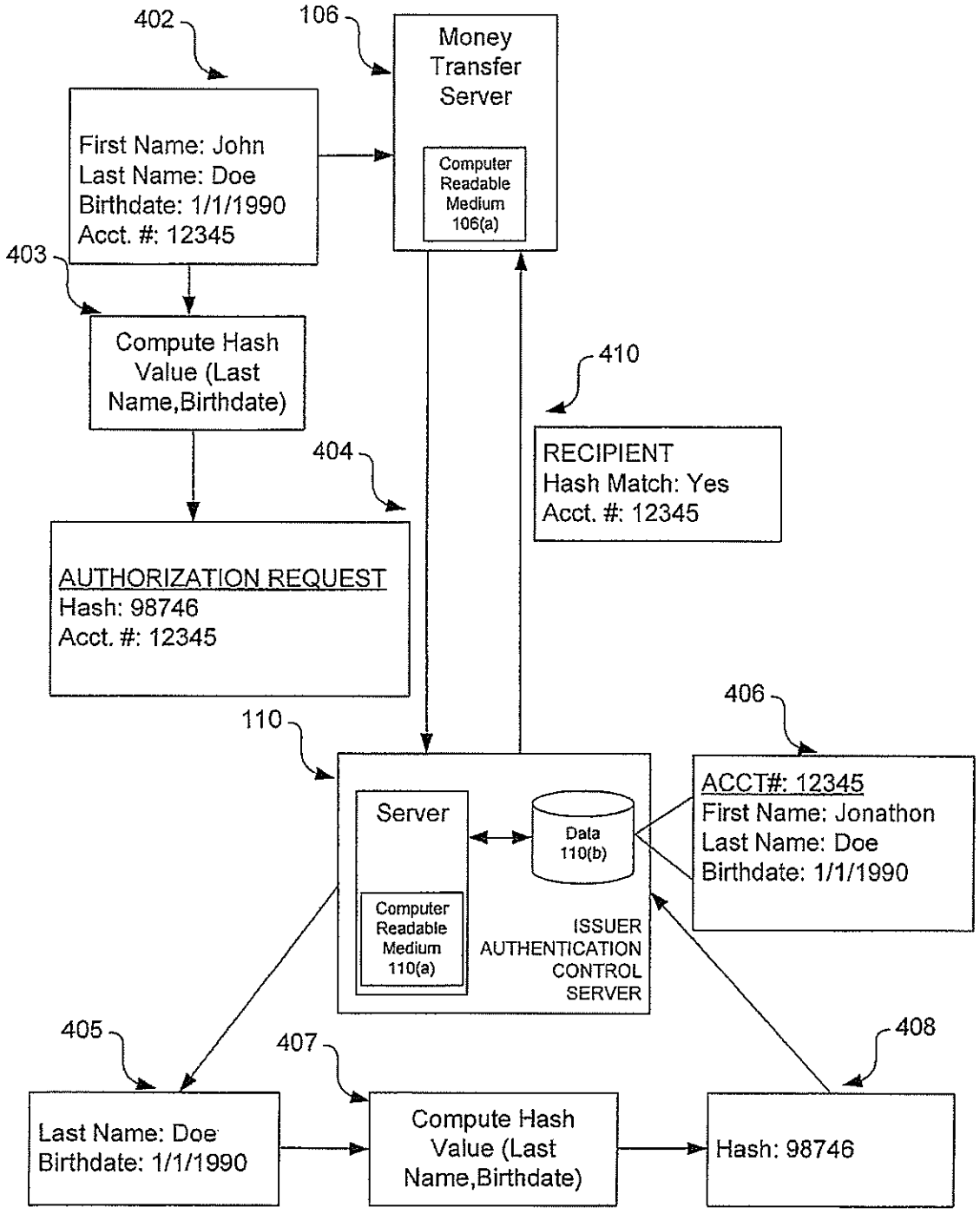

402
106
Money Transfer Server
First Name: John
Last Name: Doe
Birthdate: 1/1/1990
Acct. #: 12345
Computer Readable Medium 106(a)
403
Compute Hash Value (Last Name,Birthdate)
410
RECIPIENT
Hash Match: Yes
Acct. #: 12345
404
AUTHORIZATION REQUEST
Hash: 98746
Acct. #: 12345
406
110
Server
Data 110(b)
ACCT#: 12345
First Name: Jonathon
Last Name: Doe
Birthdate: 1/1/1990
Computer Readable Medium 110(a)
ISSUER AUTHENTICATION CONTROL SERVER
405
407
408
Last Name: Doe
Birthdate: 1/1/1990
Compute Hash Value (Last Name,Birthdate)
Hash: 98746

FIG. 4

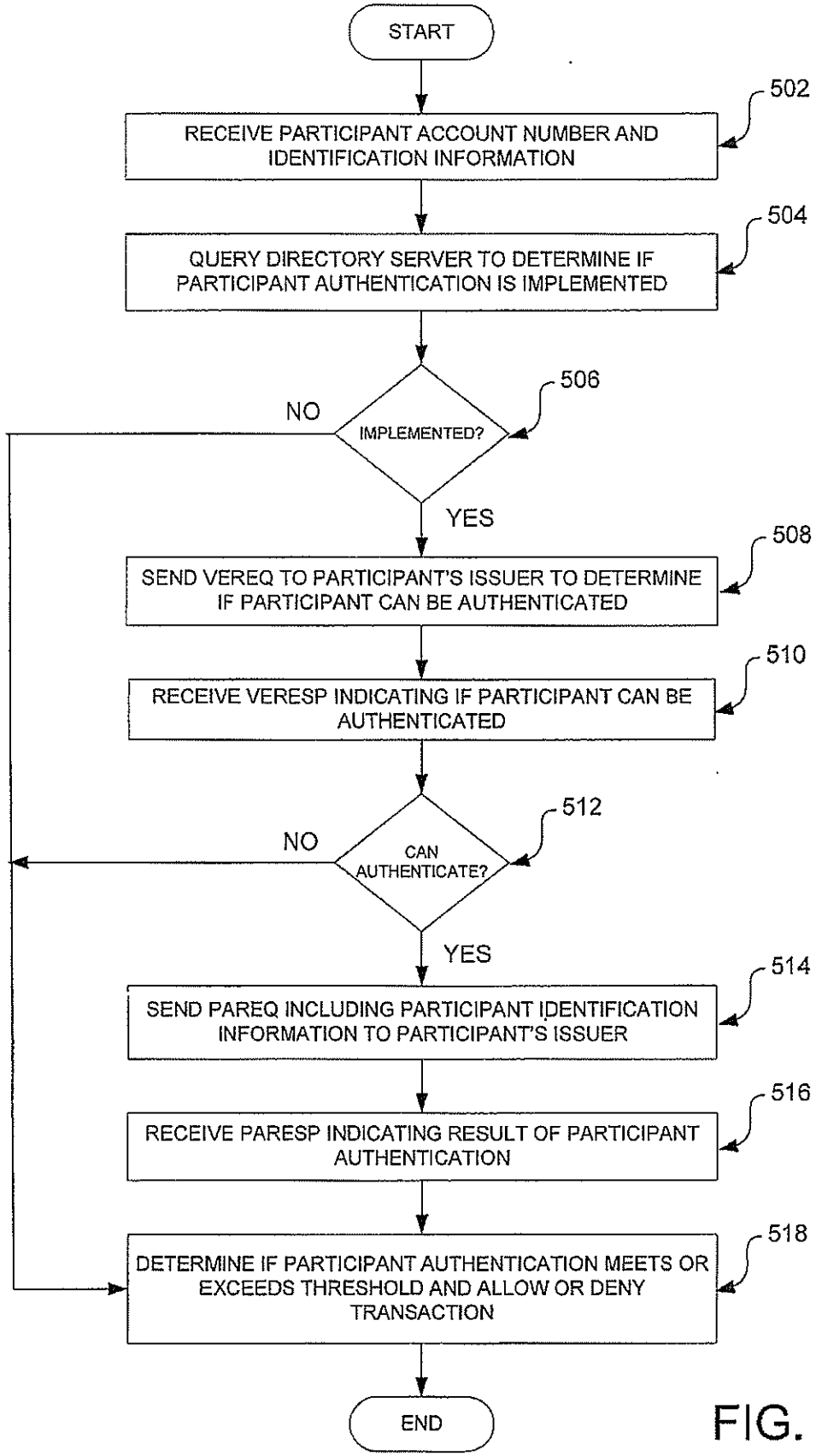

START
RECEIVE PARTICIPANT ACCOUNT NUMBER AND IDENTIFICATION INFORMATION
502
QUERY DIRECTORY SERVER TO DETERMINE IF PARTICIPANT AUTHENTICATION IS IMPLEMENTED
504
IMPLEMENTED?
506
NO
YES
SEND VEREQ TO PARTICIPANT'S ISSUER TO DETERMINE IF PARTICIPANT CAN BE AUTHENTICATED
508
RECEIVE VERESP INDICATING IF PARTICIPANT CAN BE AUTHENTICATED
510
CAN AUTHENTICATE?
512
NO
YES
SEND PAREQ INCLUDING PARTICIPANT IDENTIFICATION INFORMATION TO PARTICIPANT'S ISSUER
514
RECEIVE PARESP INDICATING RESULT OF PARTICIPANT AUTHENTICATION
516
DETERMINE IF PARTICIPANT AUTHENTICATION MEETS OR EXCEEDS THRESHOLD AND ALLOW OR DENY TRANSACTION
518
END

FIG. 5

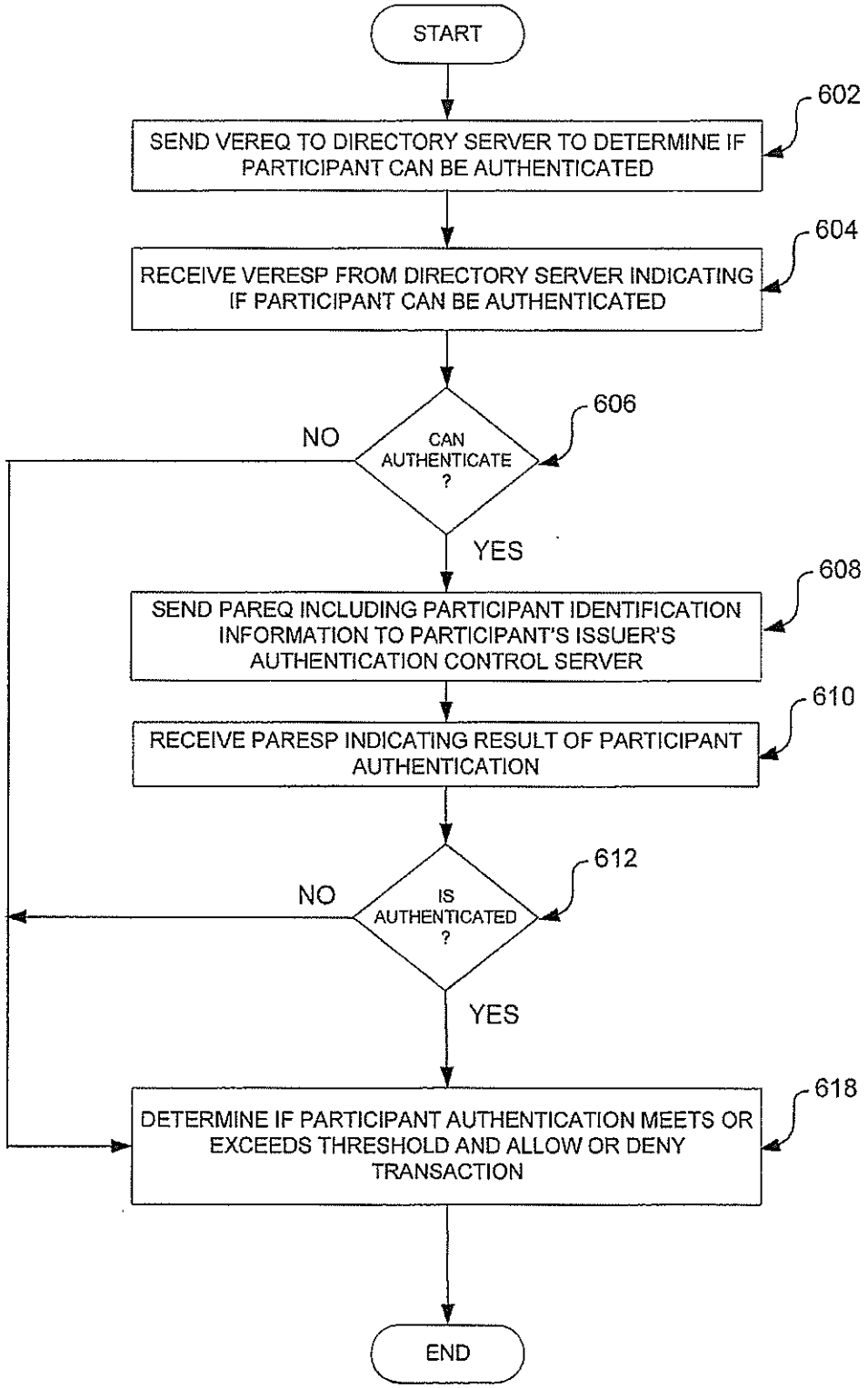

START
602
SEND VEREQ TO DIRECTORY SERVER TO DETERMINE IF PARTICIPANT CAN BE AUTHENTICATED
604
RECEIVE VERESP FROM DIRECTORY SERVER INDICATING IF PARTICIPANT CAN BE AUTHENTICATED
606
CAN AUTHENTICATE ?
NO
YES
608
SEND PAREQ INCLUDING PARTICIPANT IDENTIFICATION INFORMATION TO PARTICIPANT'S ISSUER'S AUTHENTICATION CONTROL SERVER
610
RECEIVE PARESP INDICATING RESULT OF PARTICIPANT AUTHENTICATION
612
IS AUTHENTICATED ?
NO
YES
618
DETERMINE IF PARTICIPANT AUTHENTICATION MEETS OR EXCEEDS THRESHOLD AND ALLOW OR DENY TRANSACTION
END

FIG. 6

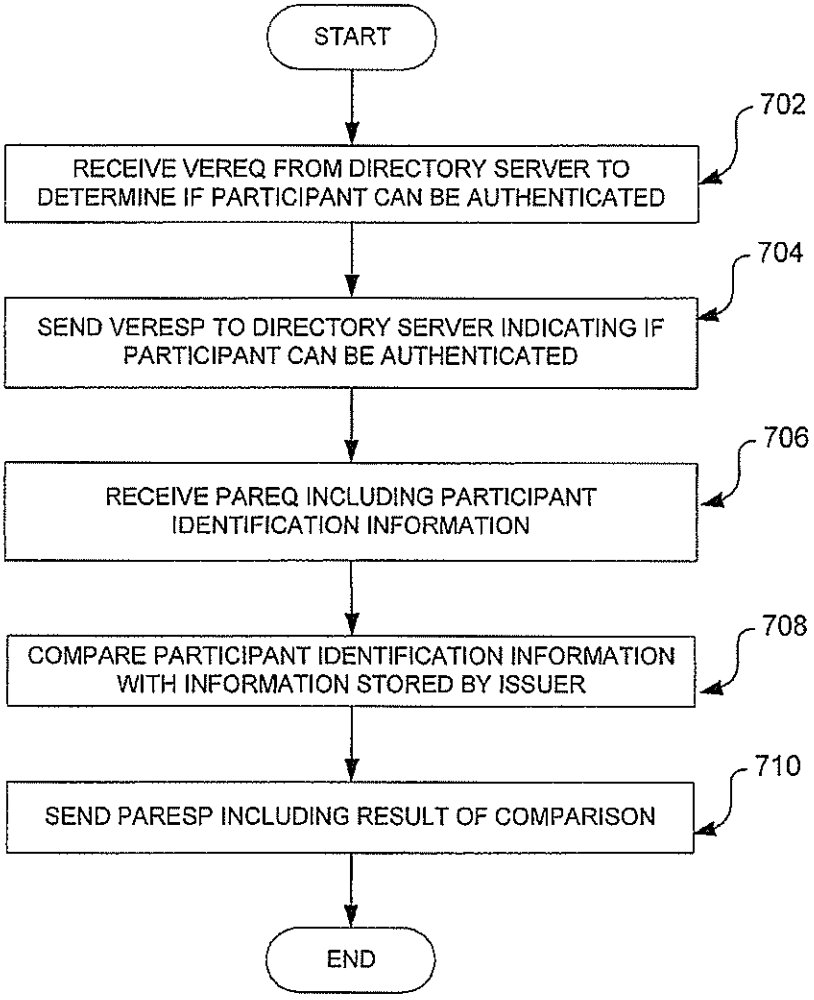

START
RECEIVE VEREQ FROM DIRECTORY SERVER TO DETERMINE IF PARTICIPANT CAN BE AUTHENTICATED
702
SEND VERESP TO DIRECTORY SERVER INDICATING IF PARTICIPANT CAN BE AUTHENTICATED
704
RECEIVE PAREQ INCLUDING PARTICIPANT IDENTIFICATION INFORMATION
706
COMPARE PARTICIPANT IDENTIFICATION INFORMATION WITH INFORMATION STORED BY ISSUER
708
SEND PARESP INCLUDING RESULT OF COMPARISON
710
END

FIG. 7

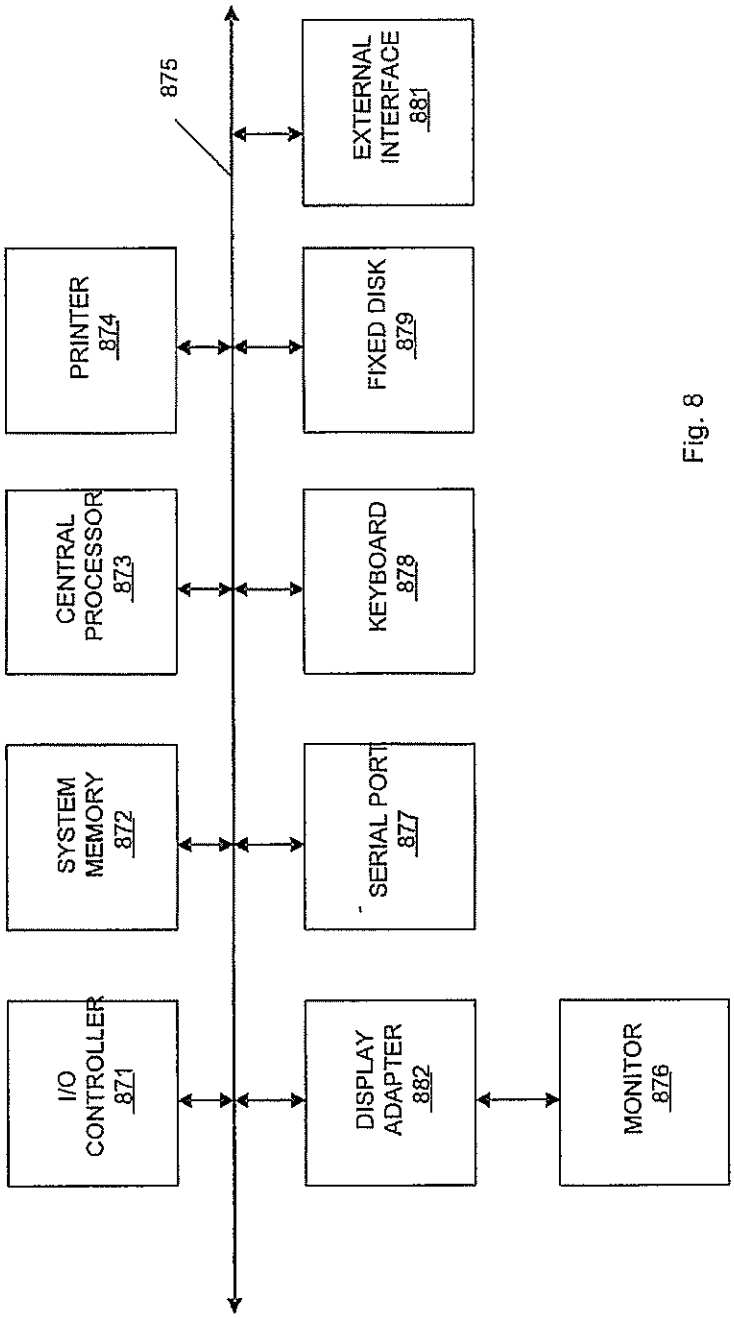

875
EXTERNAL INTERFACE 881
PRINTER 874
FIXED DISK 879
CENTRAL PROCESSOR 873
KEYBOARD 878
SYSTEM MEMORY 872
SERIAL PORT 877
I/O CONTROLLER 871
DISPLAY ADAPTER 882
MONITOR 876

Fig. 8