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16/896,598 09 June 2020 (09.06.2020) US(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).(72) Inventors: **RATICA, Adam, Grant**; 7804 Chilli-cothe Road, Mentor, Ohio 44060 (US). **BALASUBRAMANIAN, Chandra, S.**; 22249 Douglas Rd., Shaker Heights, Ohio 44122 (US). **BAIRD, Christopher, A.**; 4626 Birchwood Road, South Euclid, Ohio 44121 (US). **SHERWIN II, Francis, M.**; 2940 Falmouth Rd., Shaker Heights, Ohio 44122 (US). **ZIOLKOWSKI, Richard, Nicholas**; 8002 Amberley Drive, Mentor, Ohio 44060(US). **HOULIHAN, JR., James, J.**; 4836 Shumard Lane, Naperville, Illinois 60564 (US).(74) Agent: **PREPELKA, Nathan J.** et al.; The Webb Law Firm, One Gateway Center, 420 Ft. Duquesne Blvd., Suite 1200, Pittsburgh, Pennsylvania 15222 (US).

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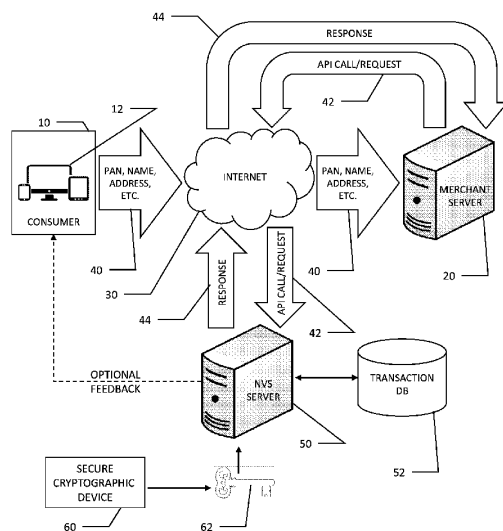


FIGURE 1A

(57) Abstract: A method is provided for verifying a cardholder name associated with a payment device used in connection with a card-not-present transaction. The method includes the steps of maintaining a database including a plurality of records pertaining to historically processed transactions, receiving, at a name verification server, a cardholder name verification request including a submitted primary account number of a payment device and a submitted cardholder name, querying 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 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 whether or not there is a sufficient match resulting from the comparing, generating a name verification response, and sending the name verification response to the merchant server.

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