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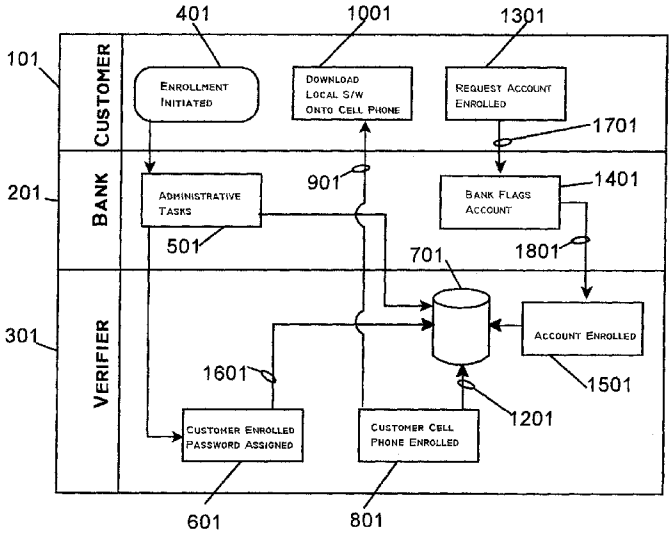
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(54) **Title:** A SYSTEM AND METHOD FOR VERIFYING A USER'S IDENTITY IN ELECTRONIC TRANSACTIONS



(57) **Abstract:** The invention described herein is a method and system for verifying the identity of a user by a verifier in the course of an electronic transaction. The invention provides a process and a system for blocking an account until a verifier completes an identity verification process for verifying the identity of the person initiating the transaction. The process comprises pre-enrolling the person and the person's personal communication device. Optionally, one or more accounts are enrolled by flagging the accounts such that transactions are subject to user identity verification. At the time a transaction is initiated, a verifier sends an identification verification request (IVR) to the portable communication device of the person initiating the electronic- transaction. The person then verifies his/her identity by supplying a secure identifier in response to the IVR. Optionally, the person is asked to authorize the transaction before the transaction is accepted.

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