

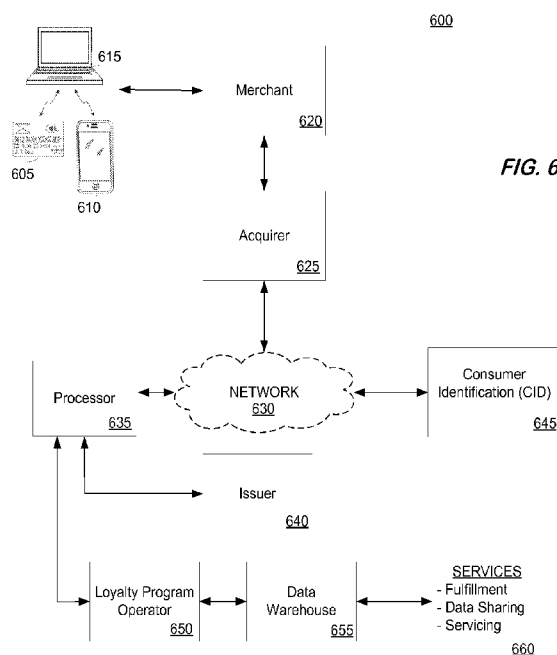


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(54) **Title:** METHOD AND SYSTEM FOR SECURE CONSUMER IDENTIFICATION**FIG. 6**

(57) **Abstract:** Methods and systems for receiving an authorization request associated with a transaction, the authorization request including a payment account number and a card verification value; determining the authorization request is to be processed as having a dynamic card verification value; automatically bypassing, in response to the determination that the authorization request is to be processed as having a dynamic card verification value, at least one card verification process to be used in a processing of the authorization request; and sending the authorization request to a card verifier to verify the card verification value matches a dynamic card verification value of record. Some methods and systems include transmitting the authorization request to a payment network for authorization of the transaction; receiving an authorization response in reply to the transmitted authorization request; and providing an indication of the authorization response to a merchant associated with the transaction.