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(71) Applicant: **MASHINERY PTY LTD.** [AU/AU]; 15 Vista Grove, Toorak Vic, 3142 (AU).

(72) Inventors: **DENTON, Matthew, Charles**; C/o Mashinery Pty Ltd., 15 Vista Grove, Toorak Vic, 3142 (AU). **BARDA, David, Albert**; C/o Mashinery Pty Ltd., 15 Vista Grove, Toorak Vic, 3142 (AU).

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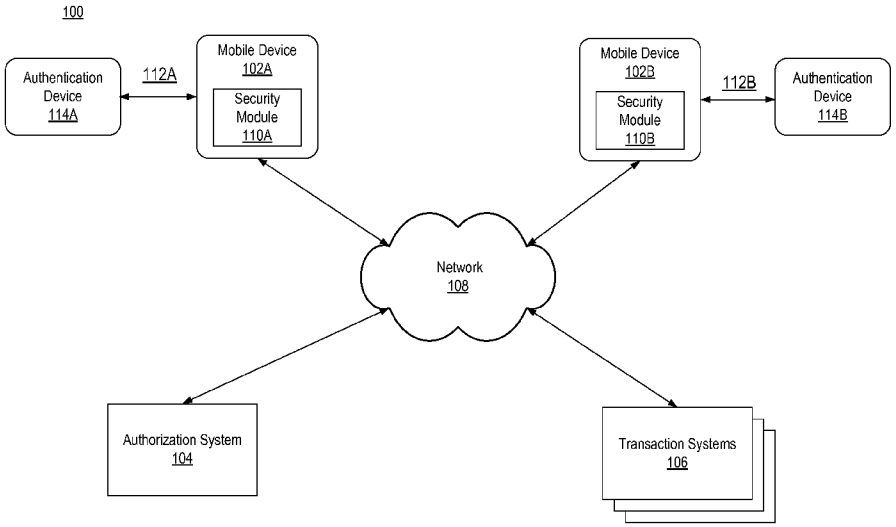


FIG. 1

(57) Abstract: When an authentication system receives a request to determine whether to authorize a transaction, the authentication identifies one or more rules applicable to the transaction. The authentication system determines whether conditions of the applicable rules are satisfied based on historical authentication information received from a mobile device of a user involved in the transaction. The historical information is generated by the mobile device prior to receiving the request and based on a limited-range connection between the mobile device and authentication system. The authentication system authorizes or denies the transaction based on whether the conditions of the applicable rules are satisfied.

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