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(71) Applicant (for all designated States except US): VISA INTERNATIONAL SERVICE ASSOCIATION [US/US];
900 Metro Boulevard, Foster City, CA 94404-2172 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): WELLER, Kevin, D. [US/US]; 717 Cole Street, San Francisco, CA 94117 (US). RYAN, Steven, W. [US/US]; 376 Eagle Trace Drive, Half Moon Bay, CA 94019 (US). HILL, Peter, R. [US/US]; 678 Tabor Lane, Montecito, CA 93108 (US). MANESSIS, Thomas, J. [US/US]; 1481 Rosita Road,

Pacifica, CA 94044 (US). DOMINGUEZ, Benedicto, H. [US/US]; 2830 Merion Drive, San Bruno, CA 94066 (US). LEWIS, Tony, D. [US/US]; 7533 Denison Place, Castro Valley, CA 94552 (US). BRAY, Peter [US/US]; 19701 Edwin Markham Drive, Castro Valley, Ca 94552 (US).

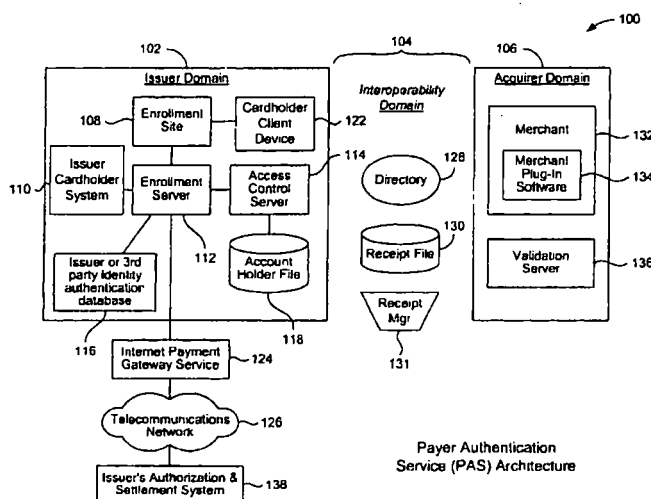
(74) Agent: LEE, PHILLIP; Beyer Weaver & Thomas, LLP, 2030 Addison Street, P.O. Box 778, 7th floor, Berkeley, CA 94704 (US).

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(54) Title: ONLINE PAYER AUTHENTICATION SERVICE



(57) Abstract: A payment authentication service authenticates the identity of a payer during online transactions. The authentication service of the present invention allows a card issuer to verify a cardholder's identity using a variety of authentication methods, such as the use of passwords. Also, the only system participant requiring a certificate is the issuing financial institution. One embodiment of the invention for authenticating the identity of a cardholder during an online transaction involves querying an access control server to determine if a cardholder is enrolled in the payment authentication service, requests a password from the cardholder, verifies the password, and notifies a merchant whether the cardholder's authenticity has been verified. In another aspect of the invention, a chip card and the authentication service independently generate cryptograms that must match in order for the service to verify that the correct chip card is being used by the cardholder.

WO 01/82246 A3



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WO 01/82246 A3

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