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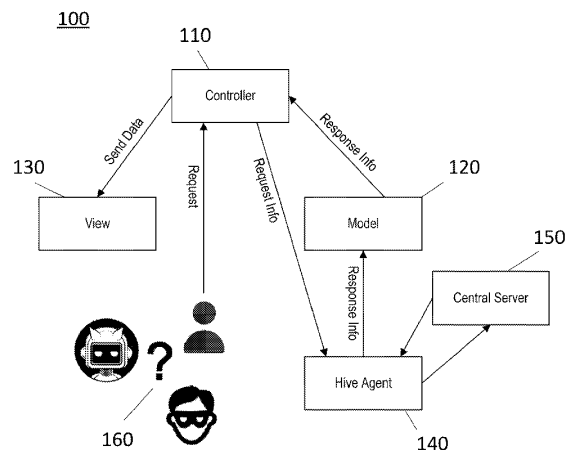


FIG. 1

(57) Abstract: A system and a method for providing intelligent friction by receiving user information based on an interaction of a user with a user interface; and providing intelligent friction through the user interface using an intelligent system. This may comprise changing the user interface relative to a baseline based on the user information. Intelligent friction may provide changes to the user interface. The system may increase security and prevent unauthorized access by bad actors. The system may be less susceptible to hacking by altering how verification or authentication is performed. Systems using intelligent friction may be easily implemented because they may be less reliant on user devices. Rather than requiring multiple communication channels as may be the case in multi-factor authentication, intelligent friction may be advantageously carried out with the user using mobile devices of low complexity.

[Continued on next page]

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