FIG. 1

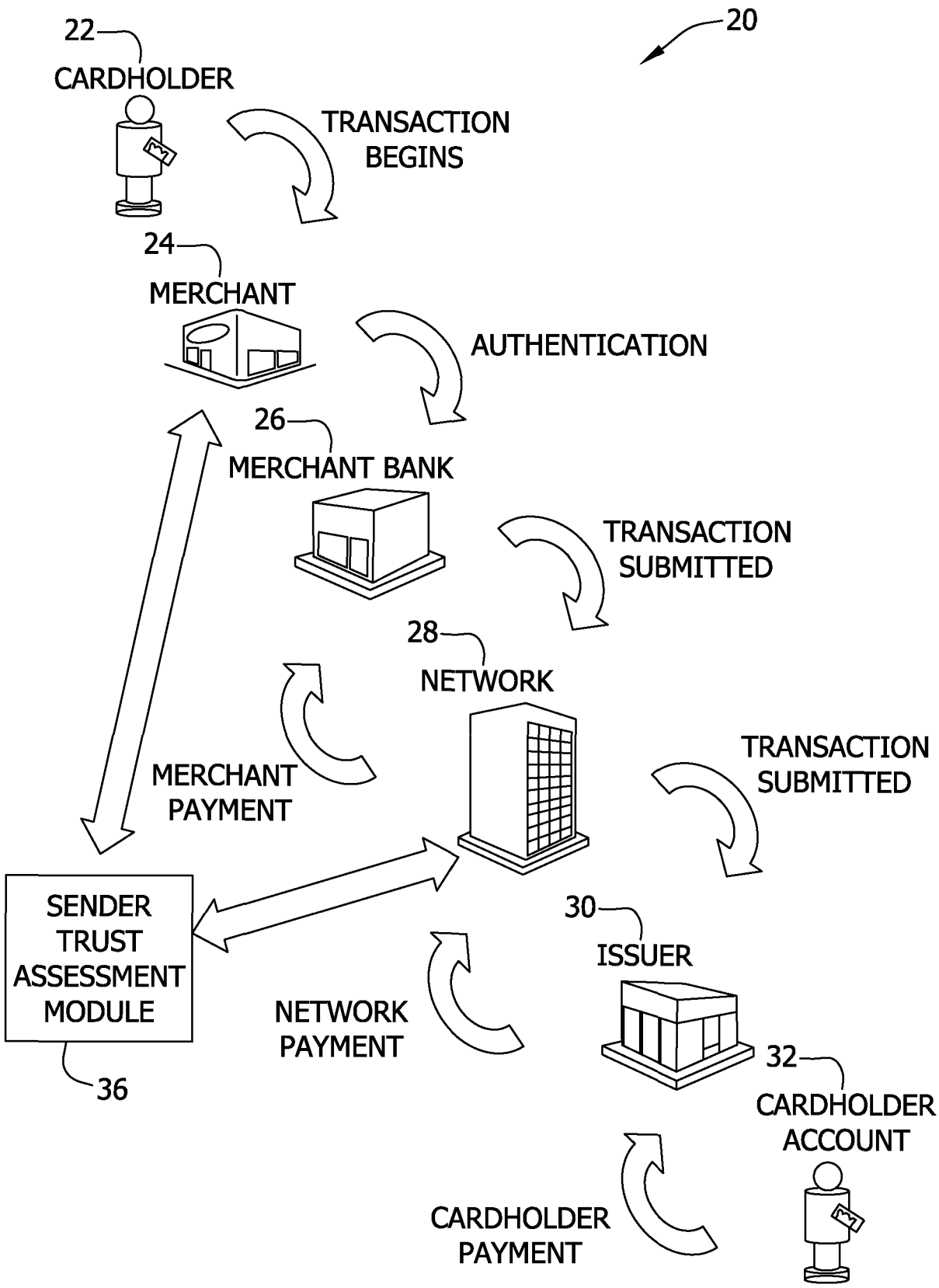

20
22
CARDHOLDER
TRANSACTION BEGINS
24
MERCHANT
AUTHENTICATION
26
MERCHANT BANK
TRANSACTION SUBMITTED
28
NETWORK
MERCHANT PAYMENT
TRANSACTION SUBMITTED
SENDER TRUST ASSESSMENT MODULE
30
ISSUER
NETWORK PAYMENT
32
CARDHOLDER ACCOUNT
CARDHOLDER PAYMENT
36

FIG. 2

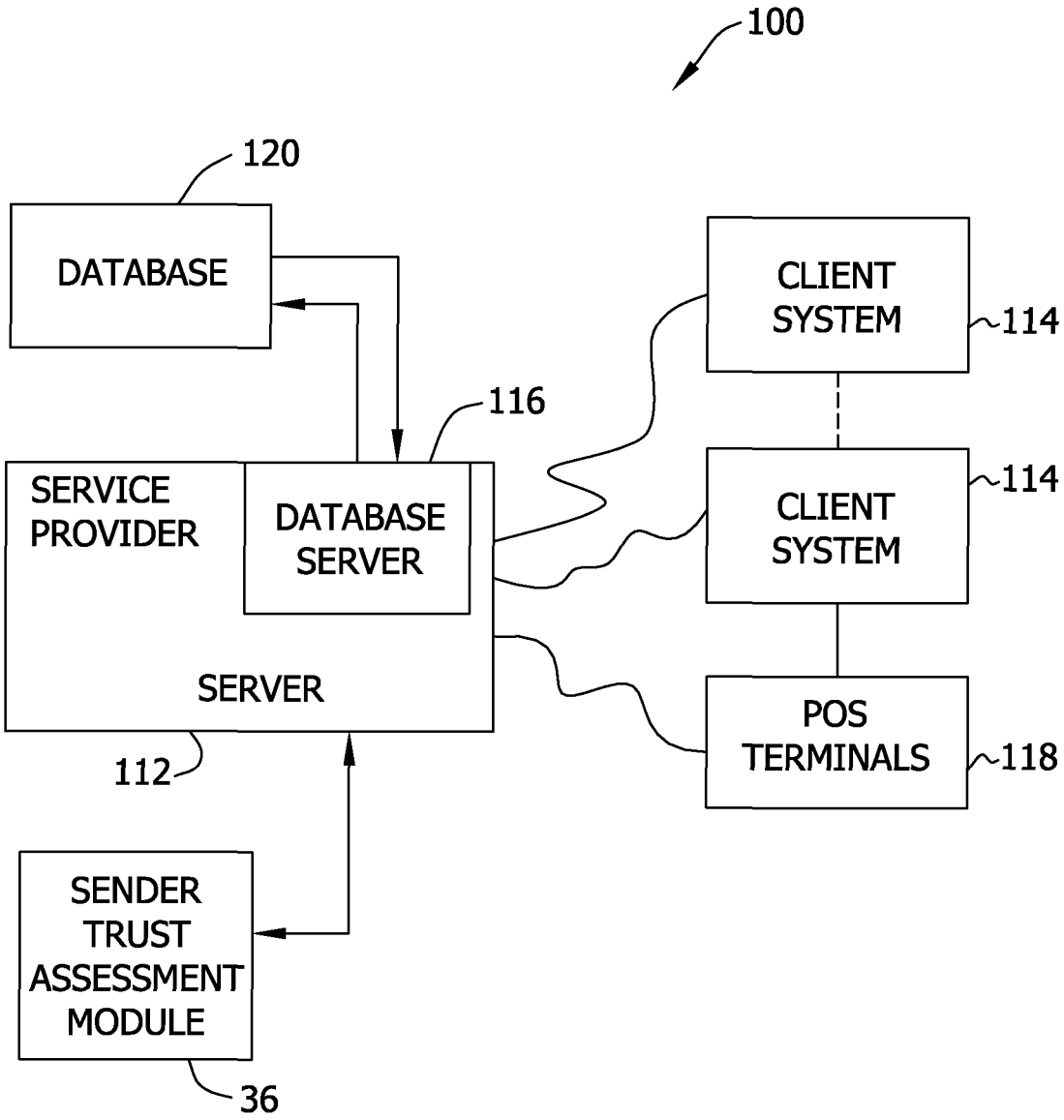
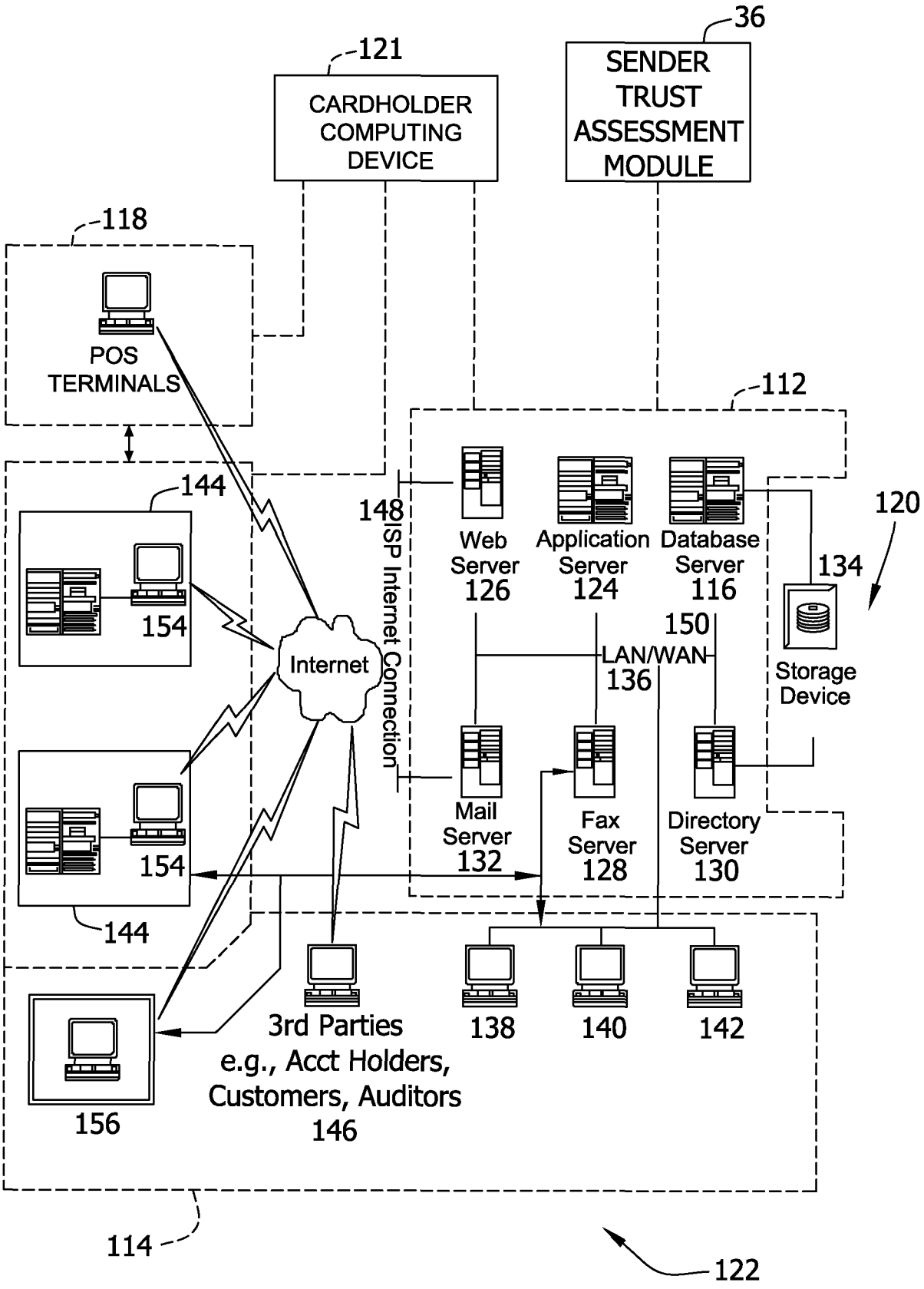

100
120
DATABASE
CLIENT SYSTEM
114
116
SERVICE PROVIDER
DATABASE SERVER
CLIENT SYSTEM
114
SERVER
POS TERMINALS
118
112
SENDER TRUST ASSESSMENT MODULE
36

FIG. 3


36
SENDER TRUST ASSESSMENT MODULE
121
CARDHOLDER COMPUTING DEVICE
118
POS TERMINALS
112
120
144
154
148
ISP Internet Connection
Web Server 126
Application Server 124
Database Server 116
134
Storage Device
150
LAN/WAN 136
Internet
Mail Server 132
Fax Server 128
Directory Server 130
154
144
3rd Parties e.g., Acct Holders, Customers, Auditors 146
138
140
142
156
114
122

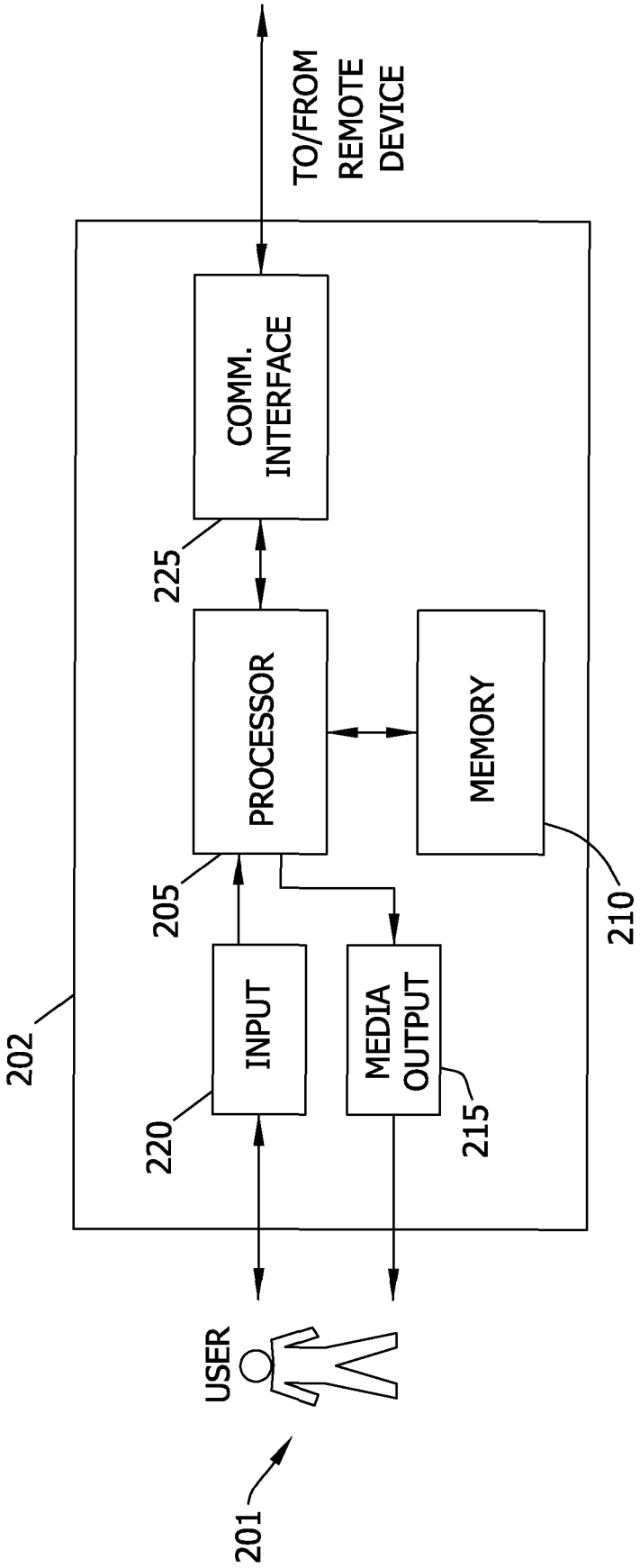

TO/FROM REMOTE DEVICE
COMM. INTERFACE
225
PROCESSOR
MEMORY
205
210
202
INPUT
MEDIA OUTPUT
220
215
USER
201

FIG. 4

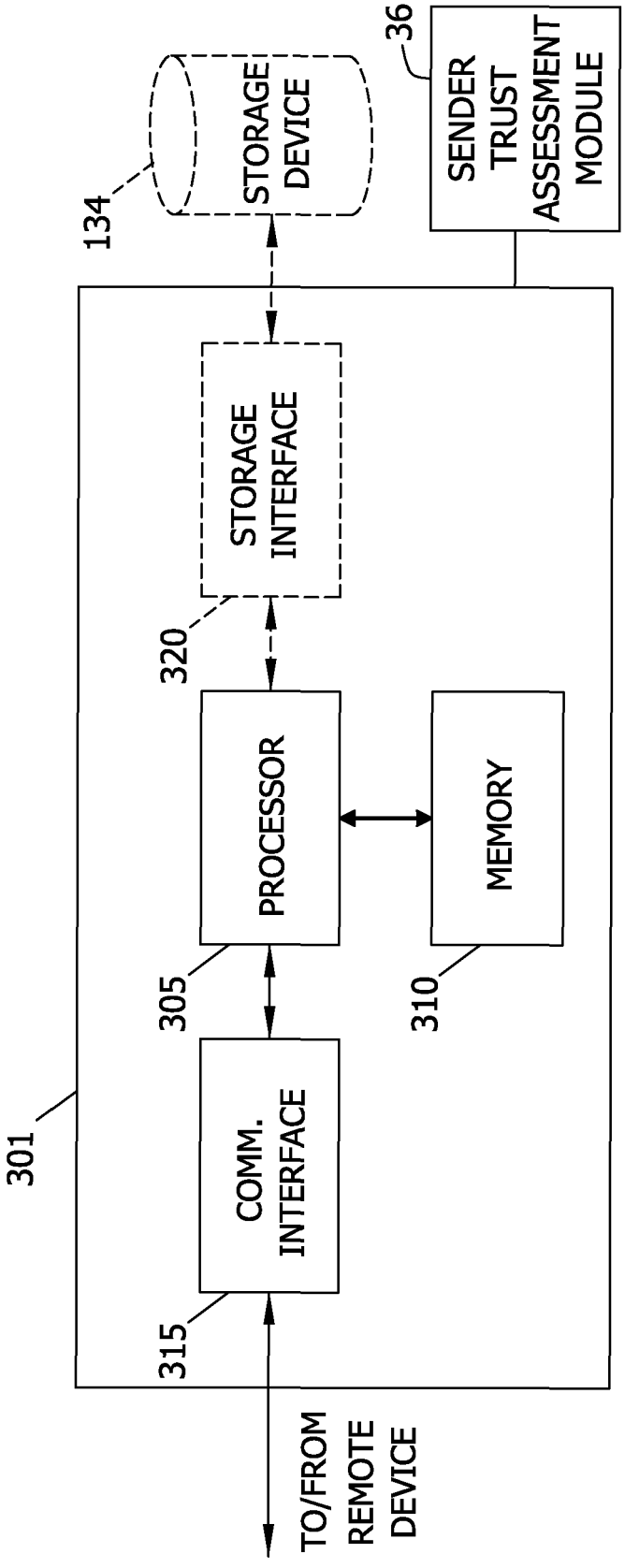

STORAGE DEVICE
134
SENDER TRUST ASSESSMENT MODULE
36
STORAGE INTERFACE
320
PROCESSOR
MEMORY
305
310
COMM. INTERFACE
315
301
TO/FROM REMOTE DEVICE

FIG. 5

FIG. 6

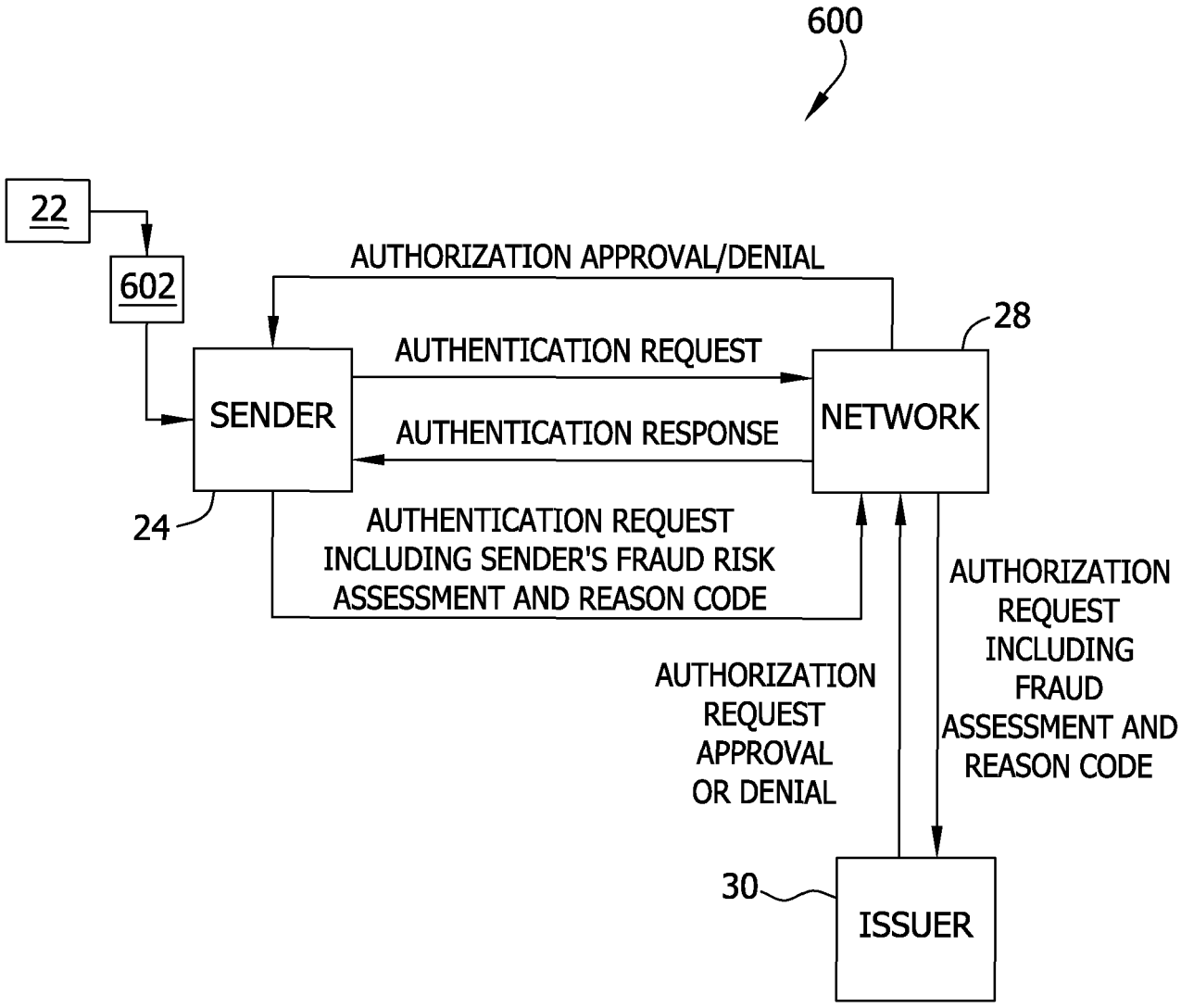

600
22
602
AUTHORIZATION APPROVAL/DENIAL
28
AUTHENTICATION REQUEST
SENDER
NETWORK
AUTHENTICATION RESPONSE
24
AUTHENTICATION REQUEST
INCLUDING SENDER'S FRAUD RISK
ASSESSMENT AND REASON CODE
AUTHORIZATION
REQUEST
INCLUDING
FRAUD
ASSESSMENT AND
REASON CODE
AUTHORIZATION
REQUEST
APPROVAL
OR DENIAL
30
ISSUER

FIG. 7

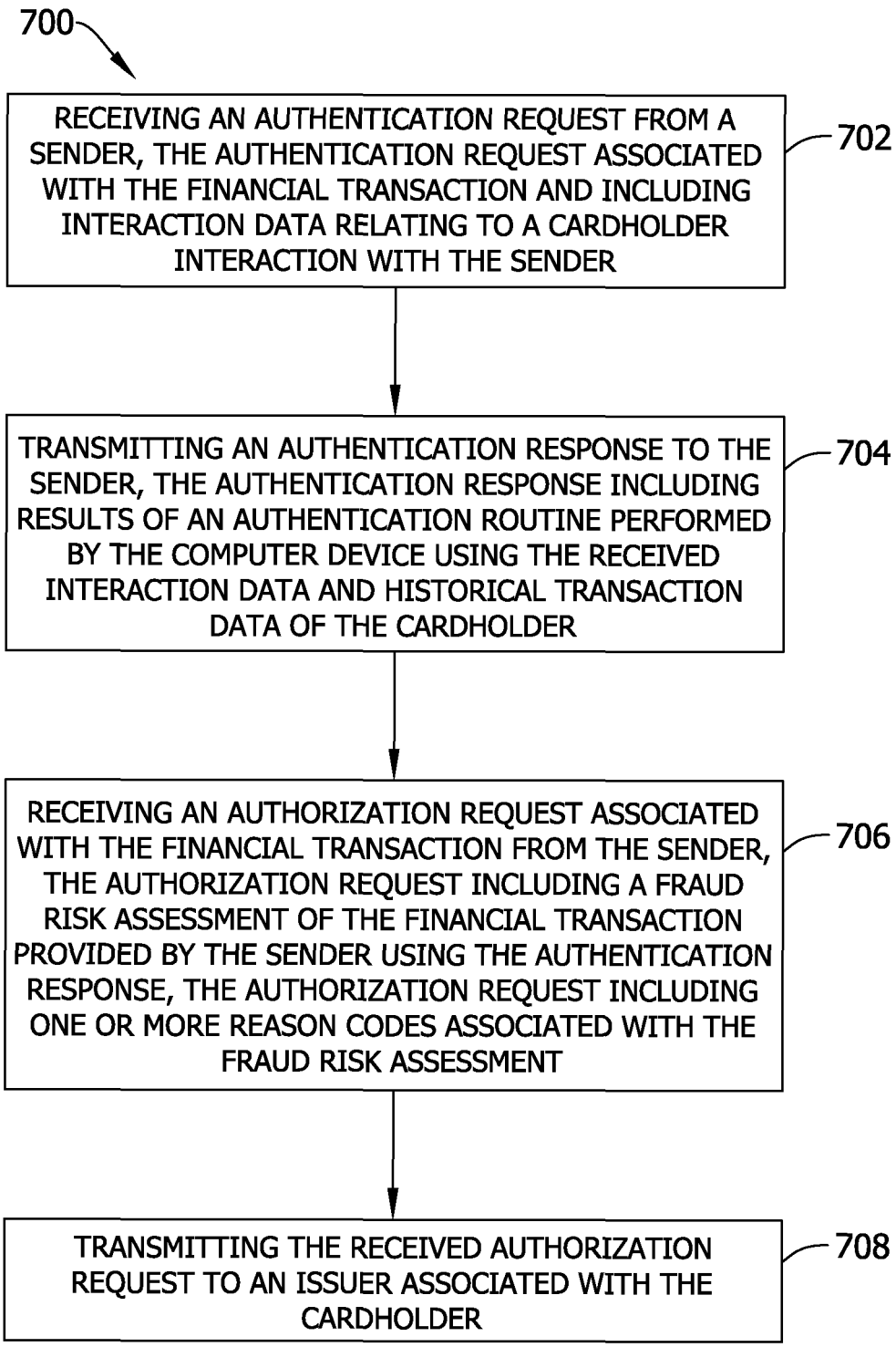
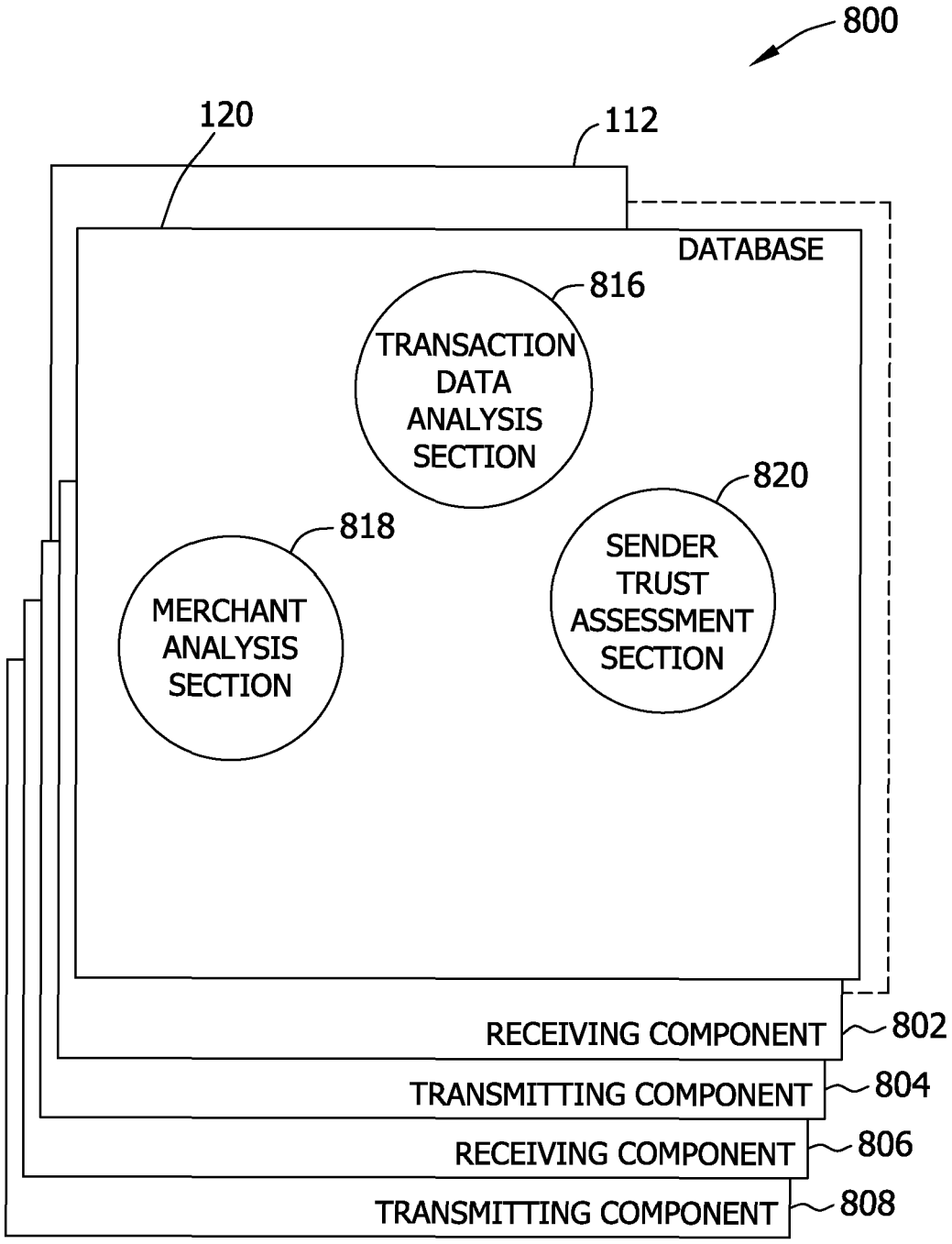

700
RECEIVING AN AUTHENTICATION REQUEST FROM A SENDER, THE AUTHENTICATION REQUEST ASSOCIATED WITH THE FINANCIAL TRANSACTION AND INCLUDING INTERACTION DATA RELATING TO A CARDHOLDER INTERACTION WITH THE SENDER
702
TRANSMITTING AN AUTHENTICATION RESPONSE TO THE SENDER, THE AUTHENTICATION RESPONSE INCLUDING RESULTS OF AN AUTHENTICATION ROUTINE PERFORMED BY THE COMPUTER DEVICE USING THE RECEIVED INTERACTION DATA AND HISTORICAL TRANSACTION DATA OF THE CARDHOLDER
704
RECEIVING AN AUTHORIZATION REQUEST ASSOCIATED WITH THE FINANCIAL TRANSACTION FROM THE SENDER, THE AUTHORIZATION REQUEST INCLUDING A FRAUD RISK ASSESSMENT OF THE FINANCIAL TRANSACTION PROVIDED BY THE SENDER USING THE AUTHENTICATION RESPONSE, THE AUTHORIZATION REQUEST INCLUDING ONE OR MORE REASON CODES ASSOCIATED WITH THE FRAUD RISK ASSESSMENT
706
TRANSMITTING THE RECEIVED AUTHORIZATION REQUEST TO AN ISSUER ASSOCIATED WITH THE CARDHOLDER
708

FIG. 8


800
120
112
DATABASE
816
TRANSACTION DATA ANALYSIS SECTION
820
818
SENDER TRUST ASSESSMENT SECTION
MERCHANT ANALYSIS SECTION
RECEIVING COMPONENT
802
TRANSMITTING COMPONENT
804
RECEIVING COMPONENT
806
TRANSMITTING COMPONENT
808