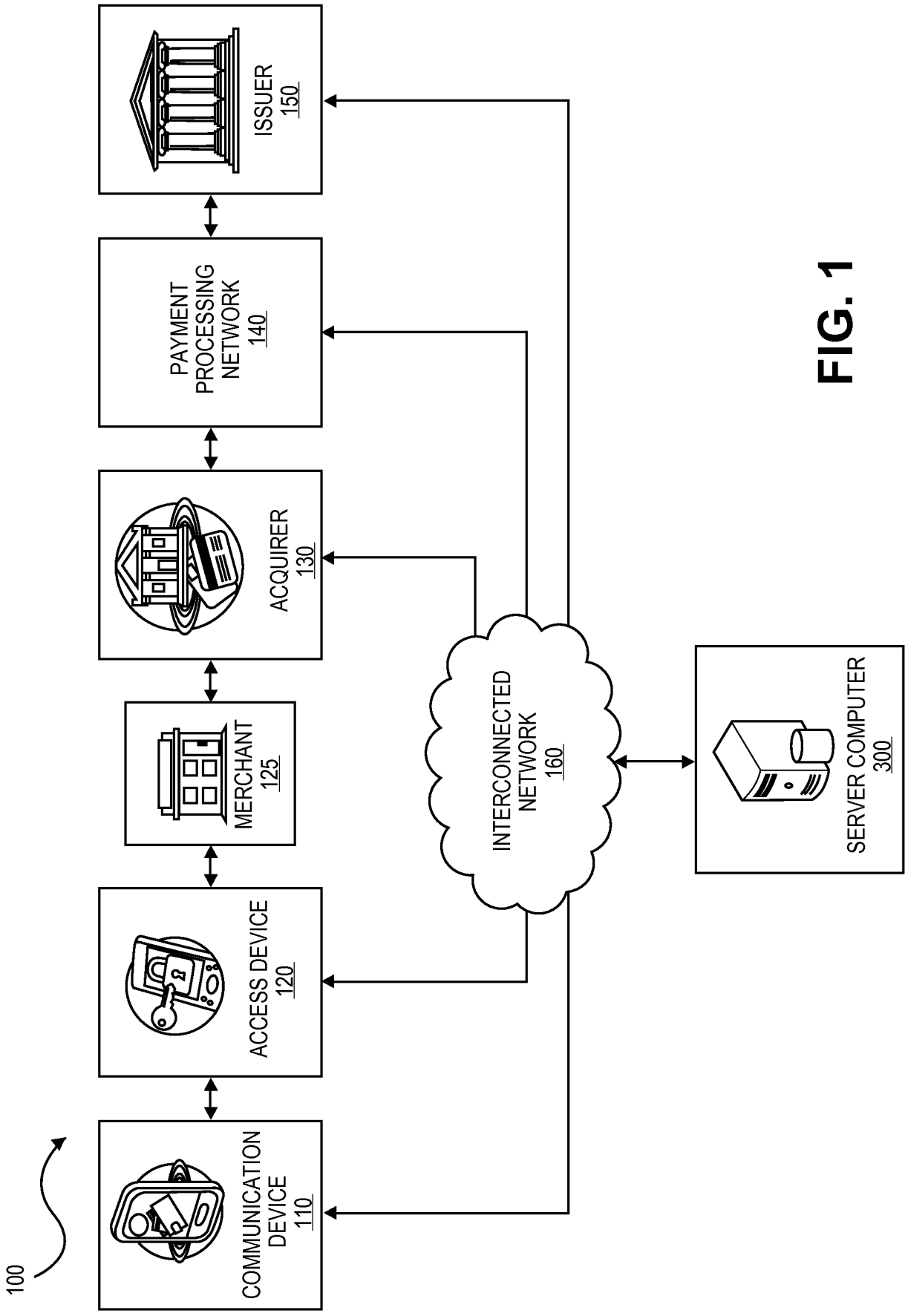

100
COMMUNICATION DEVICE 110
ACCESS DEVICE 120
MERCHANT 125
ACQUIRER 130
PAYMENT PROCESSING NETWORK 140
ISSUER 150
INTERCONNECTED NETWORK 160
SERVER COMPUTER 300

FIG. 1

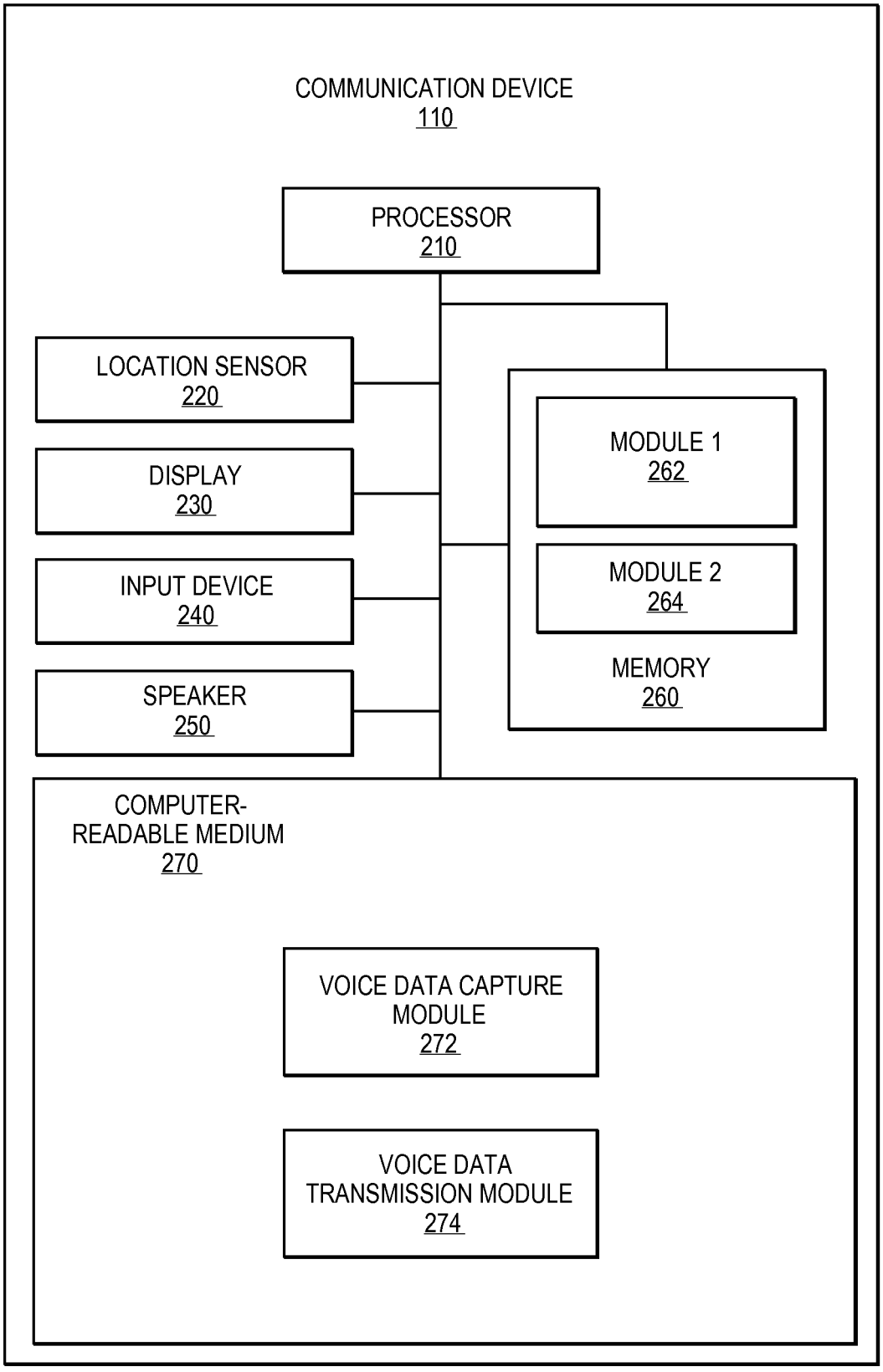

COMMUNICATION DEVICE
110
PROCESSOR
210
LOCATION SENSOR
220
DISPLAY
230
INPUT DEVICE
240
SPEAKER
250
MODULE 1
262
MODULE 2
264
MEMORY
260
COMPUTER-
READABLE MEDIUM
270
VOICE DATA CAPTURE
MODULE
272
VOICE DATA
TRANSMISSION MODULE
274

FIG. 2

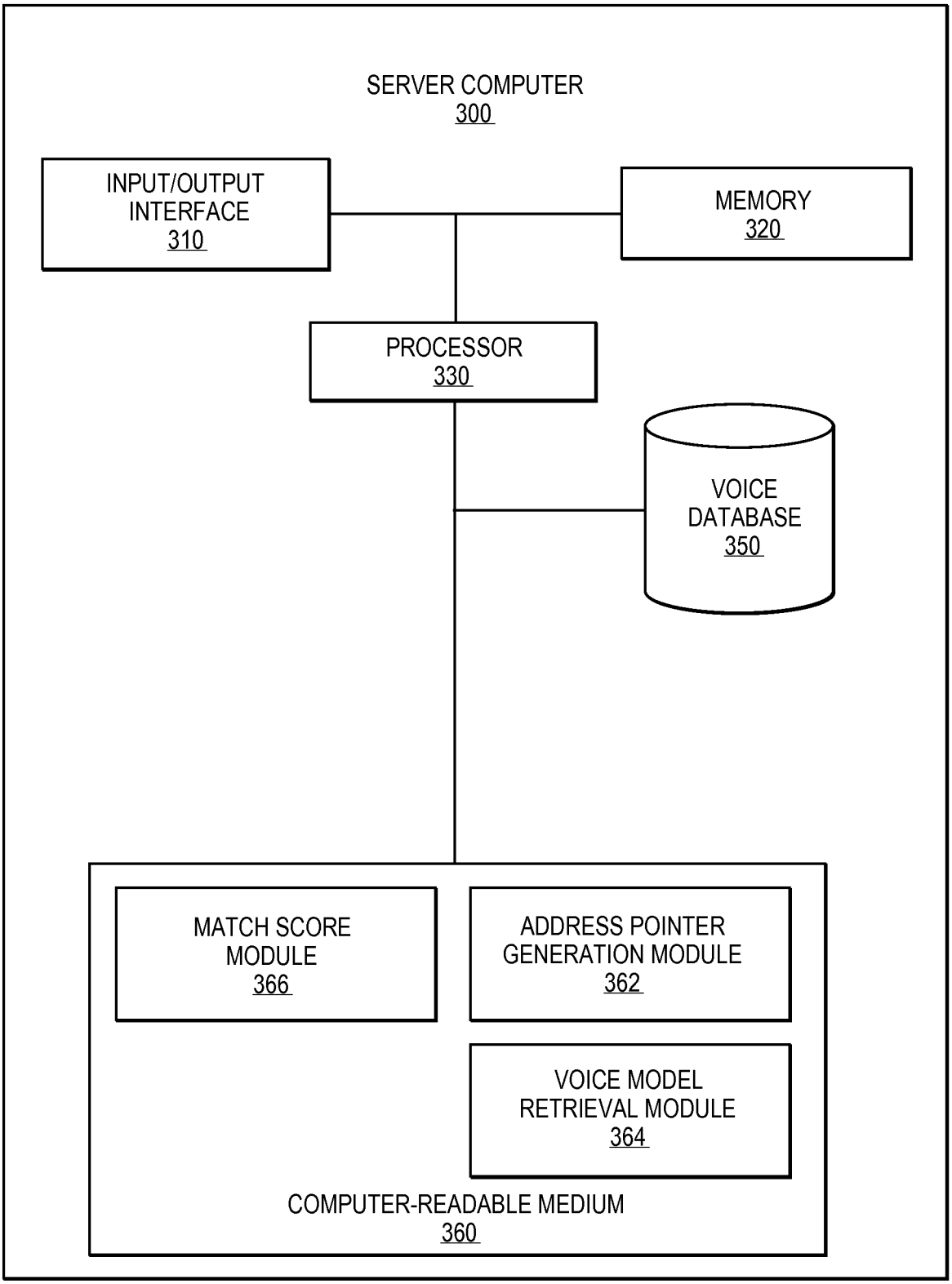

SERVER COMPUTER
300
INPUT/OUTPUT INTERFACE
310
MEMORY
320
PROCESSOR
330
VOICE DATABASE
350
MATCH SCORE MODULE
366
ADDRESS POINTER GENERATION MODULE
362
VOICE MODEL RETRIEVAL MODULE
364
COMPUTER-READABLE MEDIUM
360

FIG. 3

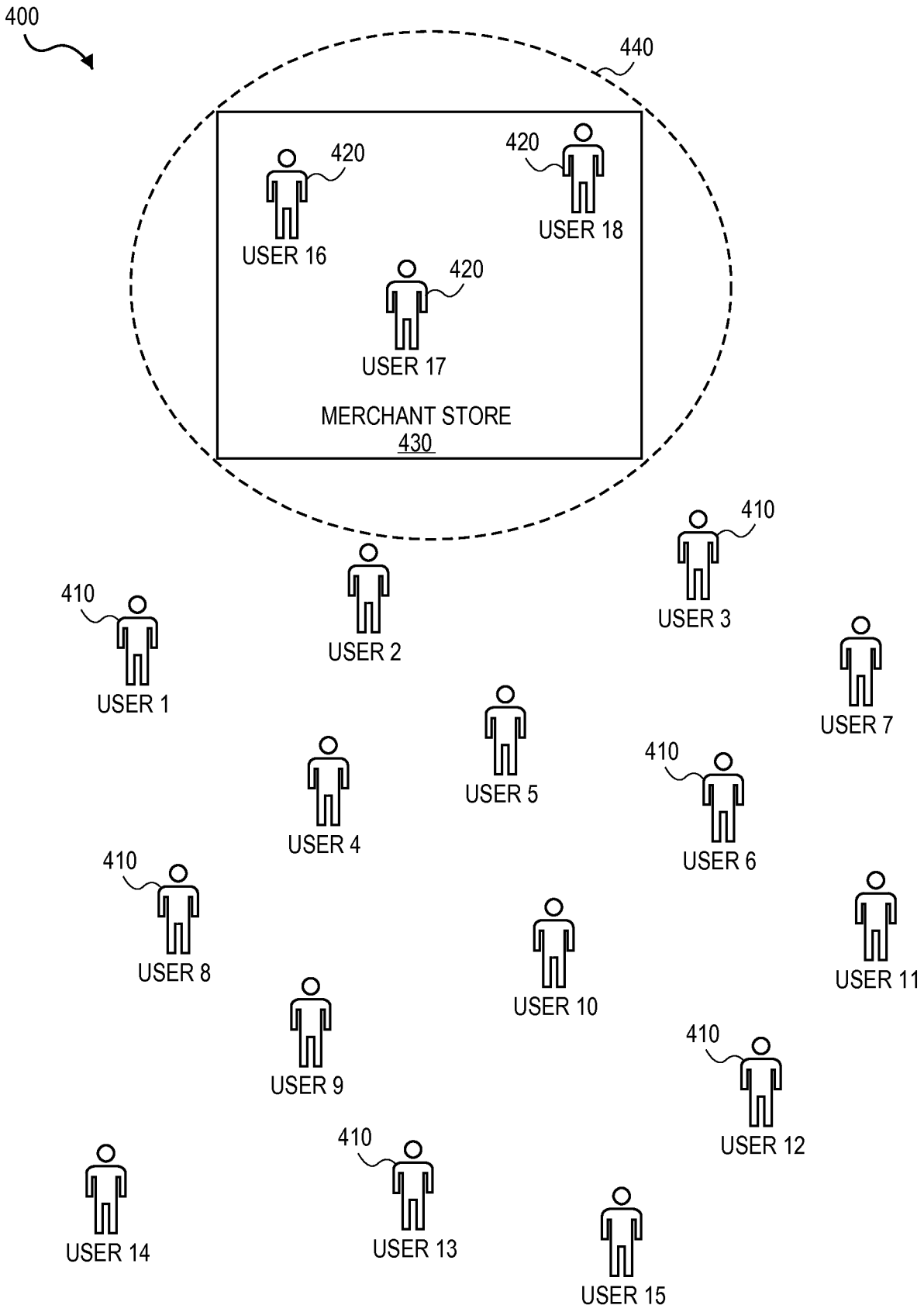

400
440
420
USER 16
420
USER 18
420
USER 17
MERCHANT STORE
430
410
USER 1
USER 2
410
USER 3
USER 4
USER 5
USER 7
410
USER 6
410
USER 8
USER 9
USER 10
USER 11
410
USER 12
410
USER 13
USER 14
USER 15

FIG. 4

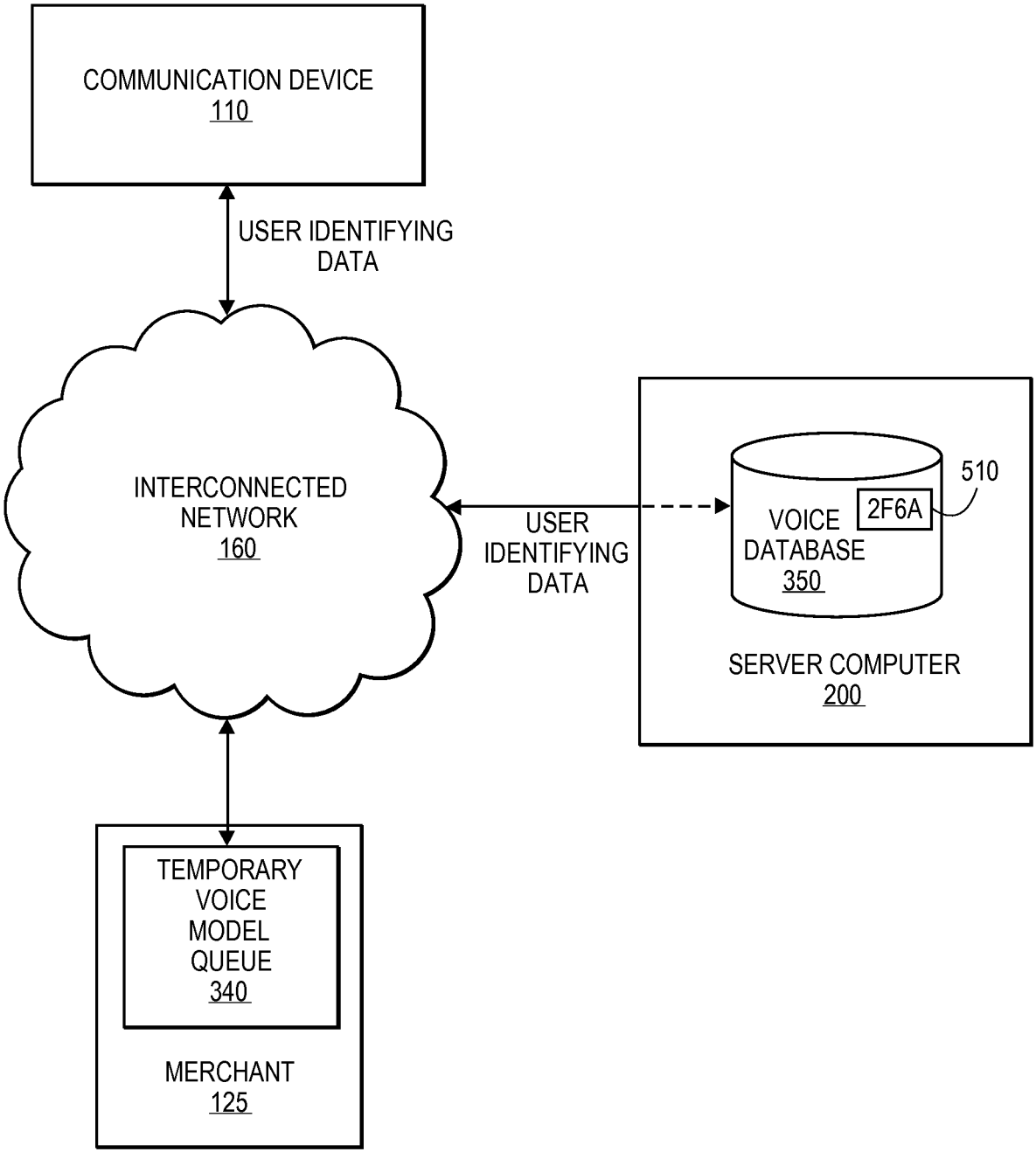
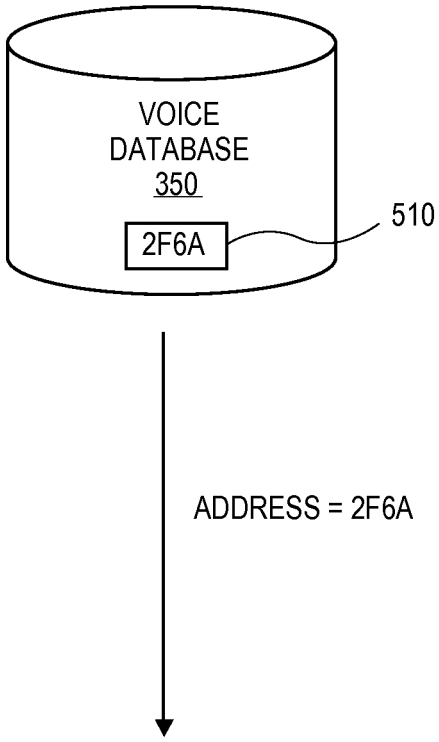

COMMUNICATION DEVICE
110
USER IDENTIFYING
DATA
INTERCONNECTED
NETWORK
160
USER
IDENTIFYING
DATA
510
VOICE
DATABASE
350
2F6A
SERVER COMPUTER
200
TEMPORARY
VOICE
MODEL
QUEUE
340
MERCHANT
125

FIG. 5



520

DATE	TIME	USER	VOICE SAMPLE	RISK SCORE
1/4/2012	12:01 PM	John Doe	d1 fa 3c 96 d4 6c cf d9 ad a3	99
2/8/2012	4:45 PM	John Doe	6f 9a 3f 19 81 1b 29 5a 7c a0	90
3/21/2012	5:20 PM	John Doe	93 e8 2c ce 3e 9a 93 c2 21 08	88
4/15/2012	12:42 AM	John Doe	79 6a 53 e5 97 76 51 cd fc 36	78
6/1/2012	5:15 PM	John Doe	b9 a3 2b 66 f2 b7 1c bd 5a e3	61
7/18/2012	11:30 AM	John Doe	e2 3d a1 5c 1f c7 66 65 f6 cf	55
9/7/2012	8:04 PM	John Doe	bf af 5c ac 63 a2 8d c4 72 ce	44
11/16/2012	5:16 PM	John Doe	52 ef de 9f 0a 0f f0 20 c4 c2	43
12/24/2012	12:45 PM	John Doe	c7 fb 2e d5 e8 48 06 55 d3 56	39

FIG. 6

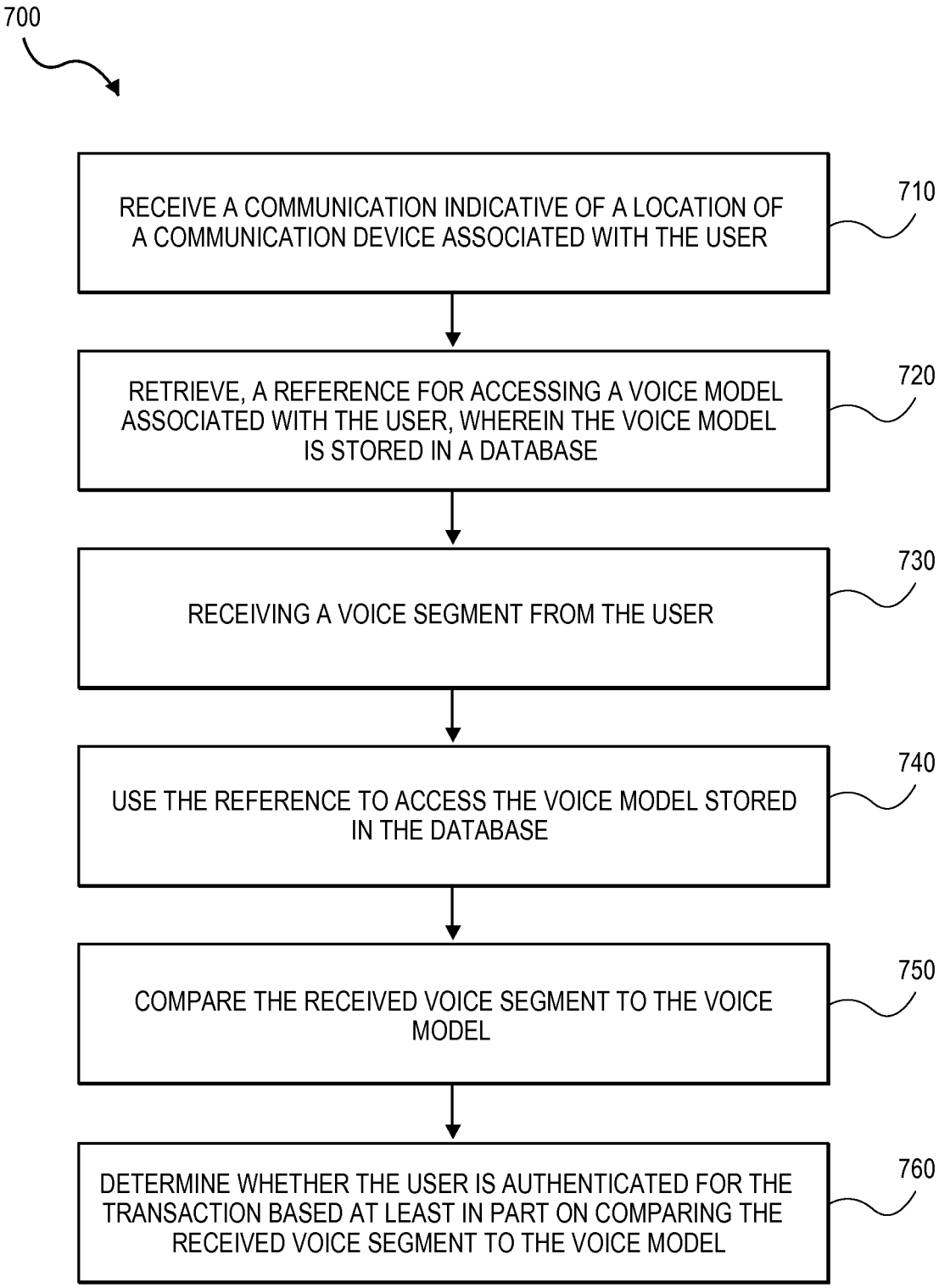

700
RECEIVE A COMMUNICATION INDICATIVE OF A LOCATION OF A COMMUNICATION DEVICE ASSOCIATED WITH THE USER
710
RETRIEVE, A REFERENCE FOR ACCESSING A VOICE MODEL ASSOCIATED WITH THE USER, WHEREIN THE VOICE MODEL IS STORED IN A DATABASE
720
RECEIVING A VOICE SEGMENT FROM THE USER
730
USE THE REFERENCE TO ACCESS THE VOICE MODEL STORED IN THE DATABASE
740
COMPARE THE RECEIVED VOICE SEGMENT TO THE VOICE MODEL
750
DETERMINE WHETHER THE USER IS AUTHENTICATED FOR THE TRANSACTION BASED AT LEAST IN PART ON COMPARING THE RECEIVED VOICE SEGMENT TO THE VOICE MODEL
760

FIG. 7

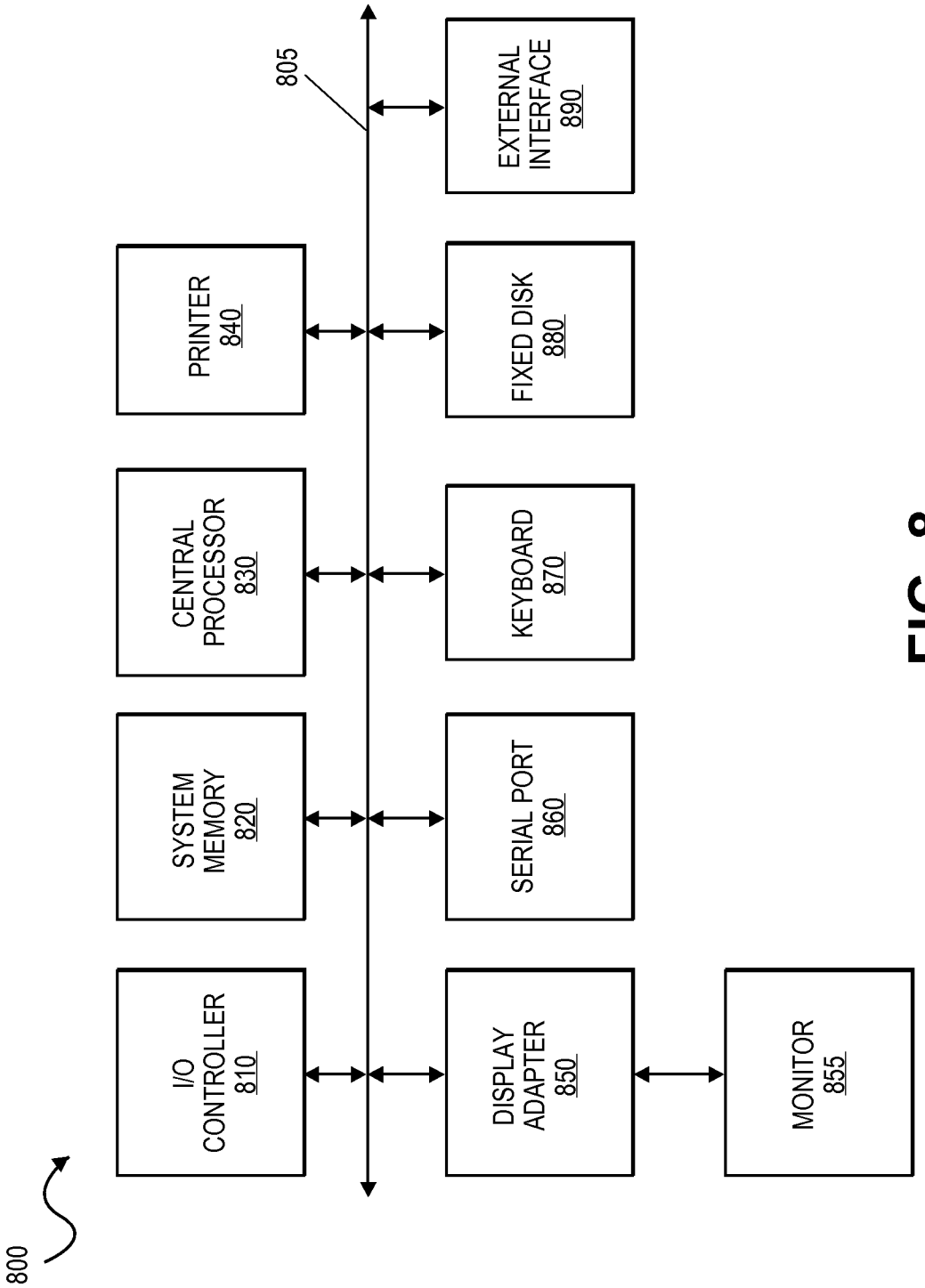

800
I/O CONTROLLER 810
SYSTEM MEMORY 820
CENTRAL PROCESSOR 830
PRINTER 840
805
DISPLAY ADAPTER 850
SERIAL PORT 860
KEYBOARD 870
FIXED DISK 880
EXTERNAL INTERFACE 890
MONITOR 855

FIG. 8