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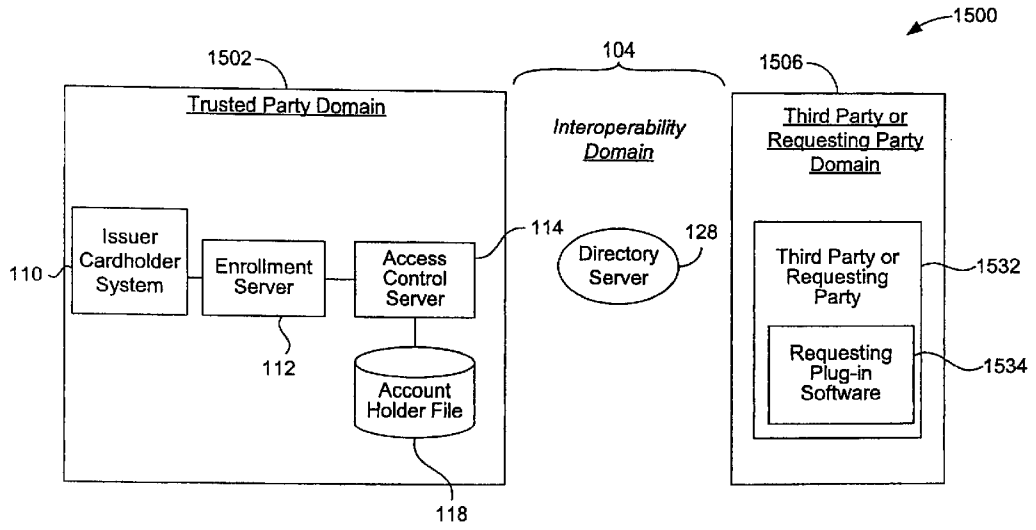
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(54) Title: MOBILE ACCOUNT AUTHENTICATION SERVICE



(57) Abstract: A payment authentication service authenticates the identity of a payer during online transactions. The authentication service allows a card issuer to verify a cardholder's (110) identity using a variety of authentication methods, such as with the use of tokens. Authenticating the identity of a cardholder (110) during an online transaction involves querying an access control server to determine if a cardholder (110) is enrolled in the payment authentication service, requesting a password from the cardholder, verifying the password, and notifying a merchant whether the cardholder's (110) authenticity has been verified. Systems for imp lementing the authentication service in which a cardholder (110) uses a mobile device capable of transmitting messages via the Internet are described. Systems for implementing the authentication service in which a cardholder (110) uses a mobile device capable of transmitting messages through voice and messaging channels is also described.

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