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**Pettitt**

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(54) **METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD TRANSACTION OVER THE INTERNET**

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(58) **Field of Classification Search** ..... None  
See application file for complete search history.

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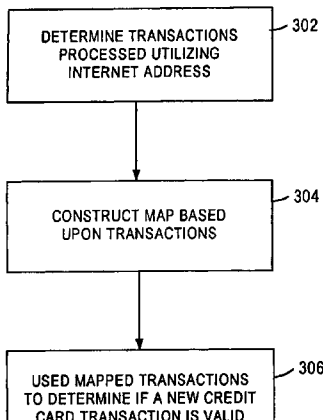
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(57) **ABSTRACT**

A method and system for detecting fraud in a credit card transaction between consumer and a merchant over the Internet. The method and system comprises obtaining credit card information relating to the transaction from the consumer; and verifying the credit card information based upon a variety of parameters. The variety of parameters are weighted so as to provide a merchant with a quantifiable indication of whether the credit card transaction is fraudulent. In so doing, an integrated verification system is provided which allows a merchant, or the like, to accurately and efficiently determine the validity of the transaction over the Internet.



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**EX PARTE**  
**REEXAMINATION CERTIFICATE**  
**ISSUED UNDER 35 U.S.C. 307**

THE PATENT IS HEREBY AMENDED AS  
INDICATED BELOW.

**Matter enclosed in heavy brackets [ ] appeared in the patent, but has been deleted and is no longer a part of the patent; matter printed in italics indicates additions made to the patent.**

AS A RESULT OF REEXAMINATION, IT HAS BEEN DETERMINED THAT:

Claims 1, 2 and 3 are determined to be patentable as amended.

1. A method for detecting fraud in a credit card transaction between a consumer and a merchant over the Internet comprising the steps of:

receiving, from the consumer, credit card information relating to the transaction;

creating and storing a consistency check mechanism, a history check mechanism, an automatic verification mechanism and an Internet identification mechanism, each of which may indicate whether the credit card transaction is fraudulent based on transaction information, in combination with information that identifies the consumer, in which the transaction information provides the merchant with a quantifiable indication of whether the credit card transaction is fraudulent;

receiving from the merchant and storing a weight value associated with each of the mechanisms and storing the weight value in association with information that identifies the mechanisms, wherein each of the weight values signifies an importance to the merchant of the value to the credit card transaction of the associated mechanism;

weighting each value of the plurality of parameters according to the weight values;

determining whether the credit card information is fraudulent, based upon the values of the parameters and the weight values;

communicating to the merchant, over the Internet, an indication whether the credit card information is fraudulent;

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wherein the steps of creating and storing further include: obtaining *information about* other transactions [utilizing] *that have utilized* an Internet address that is identified with the credit card transaction;

5 constructing a map of credit card numbers based upon the other transactions; and

utilizing the map of credit card numbers to determine if the credit card transaction is valid.

2. A computer readable medium containing program instructions for detecting fraud in a credit card transaction between a consumer and a merchant over the Internet, wherein execution of the program instructions by one or more processors of a computer system causes the one or more processors to carry out the steps of:

15 a) obtaining credit card information relating to the transactions from the consumer; and

b) verifying the credit card information based upon values of plurality of parameters, in combination with information that identifies the consumer, and that may provide an indication whether the credit card transaction is fraudulent,

wherein each value among the plurality of parameters is weighted in the verifying step according to an importance, as determined by the merchant, of that value to the credit card transaction, so as to provide the merchant with a quantifiable indication of whether the credit card transaction is fraudulent,

wherein execution of the program instructions by one or more processors of a computer system causes that one or more processors to carry out the further steps of;

obtaining *information about* other transactions [utilizing] *that have utilized* an Internet address that is identified with the credit card transaction; constructing a map of credit card numbers based upon the other transactions; and utilizing the map of credit card numbers to determine if the credit card transaction is valid.

3. A method for verifying the validity of a credit card transaction over the Internet comprising the steps of:

40 a) obtaining *information about* other transactions [utilizing] *that have utilized* an Internet address that is identified with the the credit card transaction;

b) constructing a map of credit card numbers based upon the other transactions and;

45 c) utilizing the map of credit card numbers to determine if the credit card transaction is valid.

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