



US008781975B2

(12) **United States Patent**
Bennett et al.

(10) **Patent No.:** **US 8,781,975 B2**
(45) **Date of Patent:** **Jul. 15, 2014**

(54) **SYSTEM AND METHOD OF FRAUD REDUCTION**

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(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 1436 days.

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(21) Appl. No.: **11/134,479**

(22) Filed: **May 23, 2005**

(65) **Prior Publication Data**

US 2005/0273442 A1 Dec. 8, 2005

Related U.S. Application Data

(60) Provisional application No. 60/572,776, filed on May
21, 2004.

(51) **Int. Cl.**
G06Q 20/00 (2012.01)

(52) **U.S. Cl.**
USPC **705/67**

(58) **Field of Classification Search**
USPC 705/67, 16, 21, 59, 71; 380/44, 262,
380/278, 279

See application file for complete search history.

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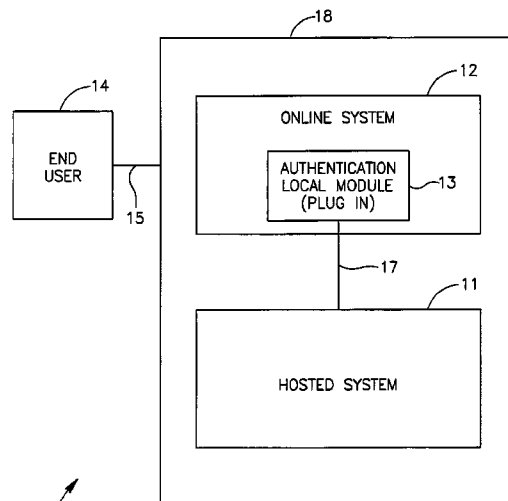
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(57) **ABSTRACT**

A system and method may allow for extending authentication to a two factor, out of band form, requiring an additional data element or code via a channel different from the channel used for the primary transaction, where the different channel has the attribute that it is difficult or costly to achieve many access points to it, and it is possible to limit the number of users associated with a particular access point to it.

19 Claims, 4 Drawing Sheets



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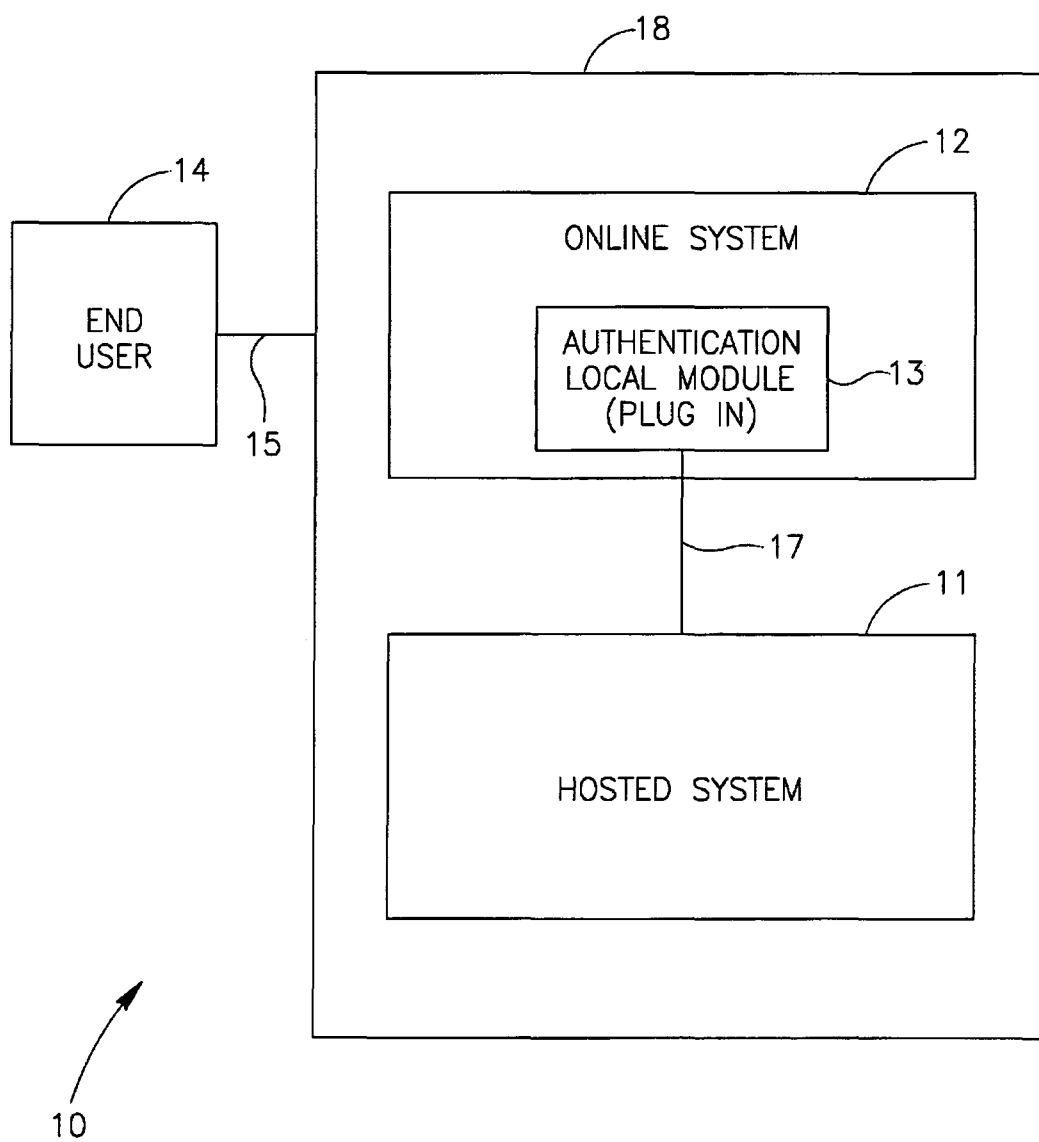


FIG. 1

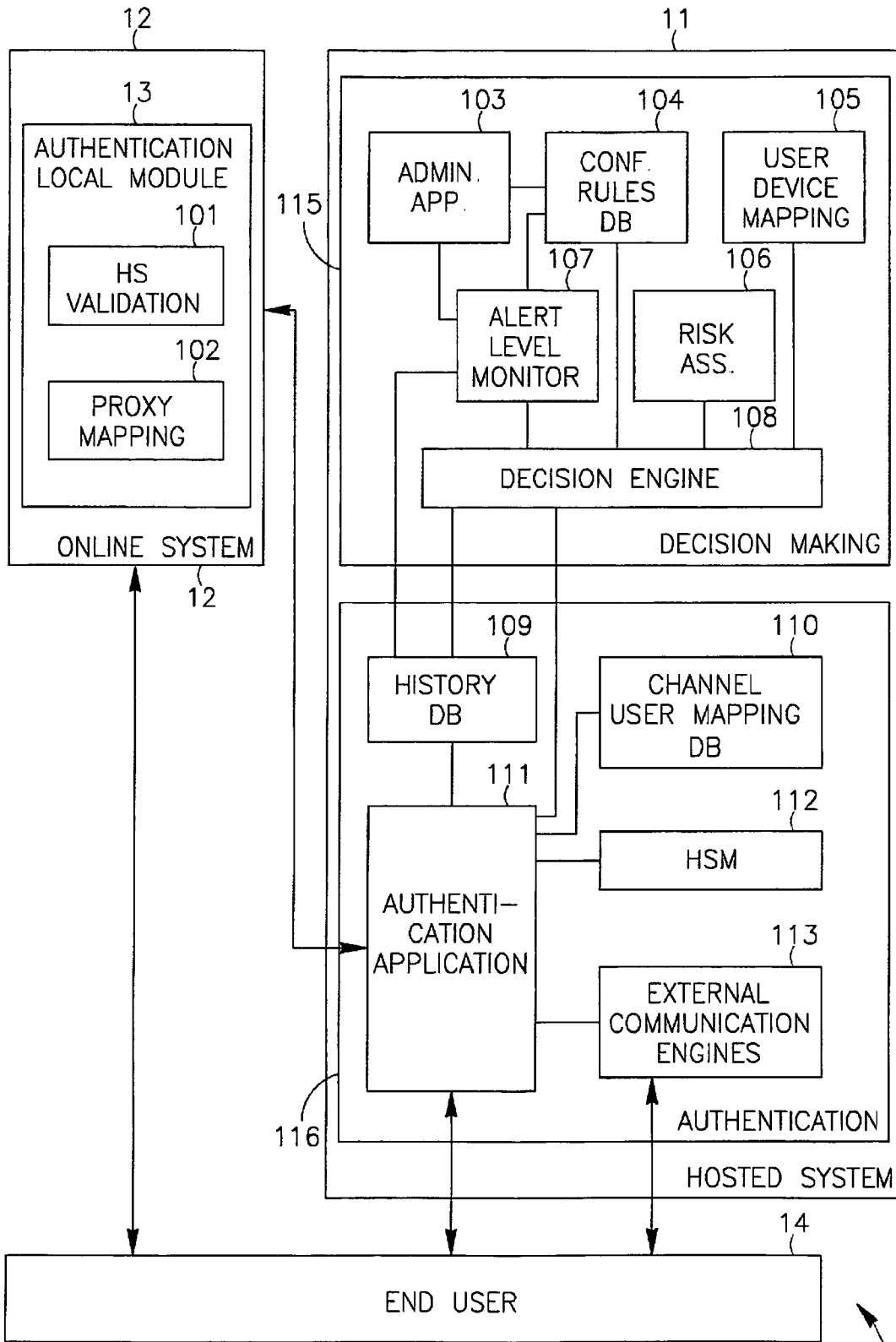


FIG. 2

10

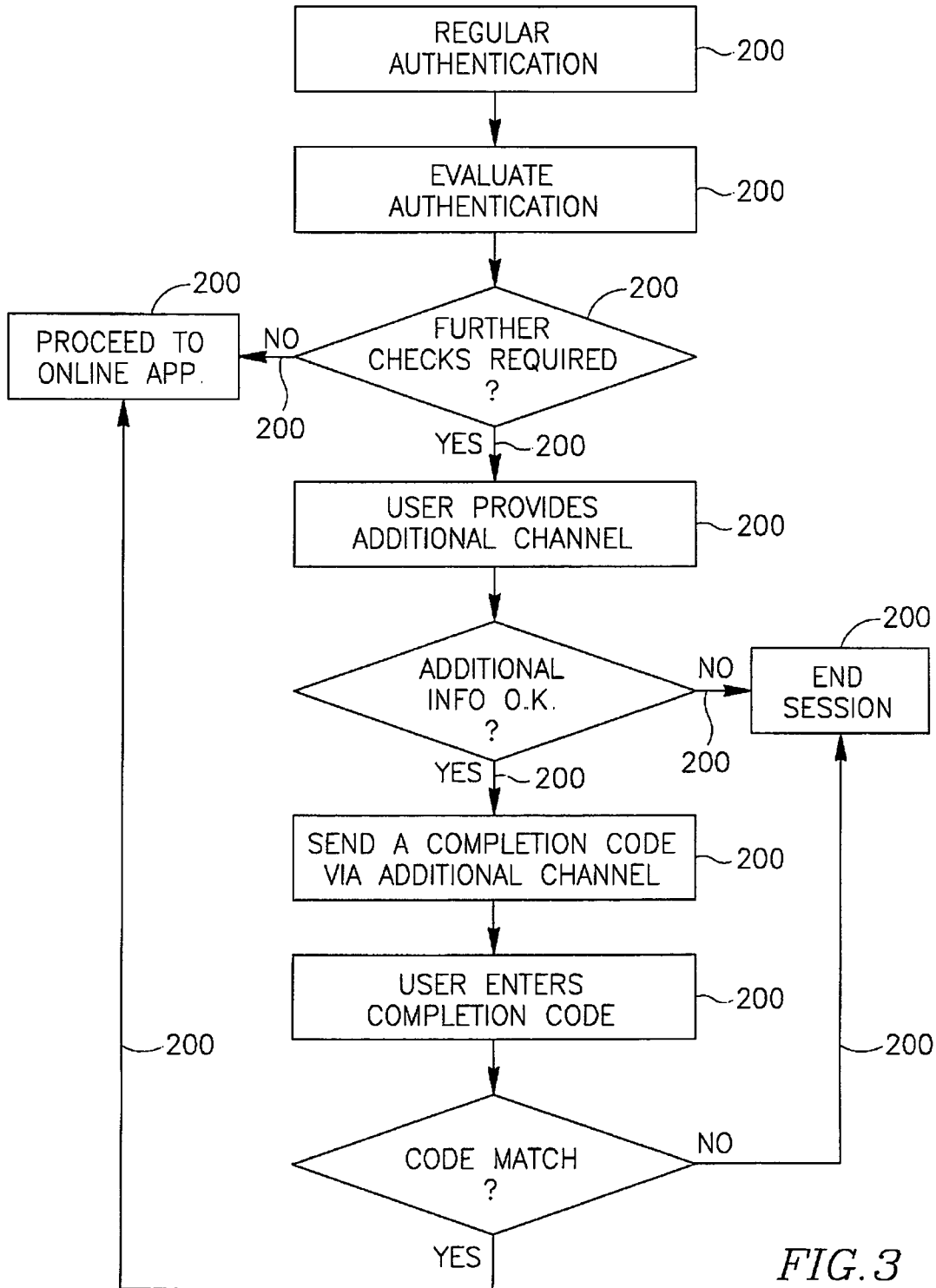


FIG. 3

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