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(54) SYSTEM AND METHOD OF FRAUD REDUCTION

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(52) U.S. Cl.

See application file for complete search history.

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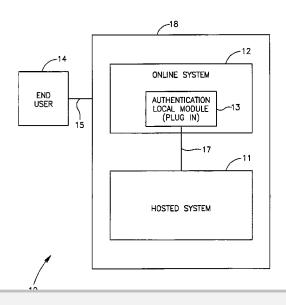
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(57) ABSTRACT

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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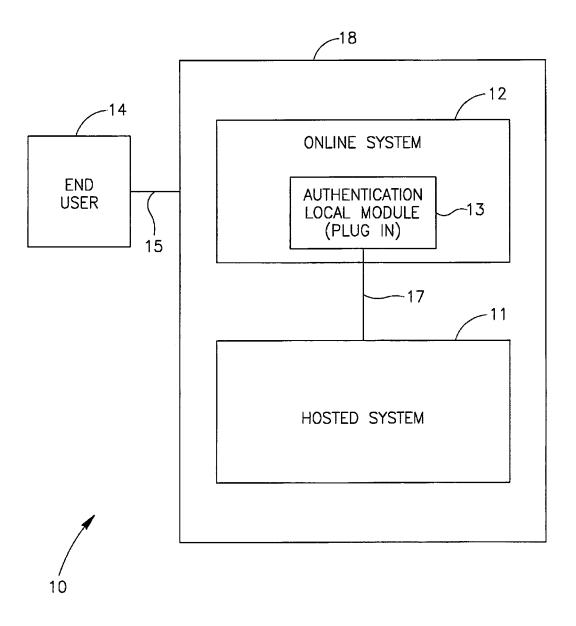
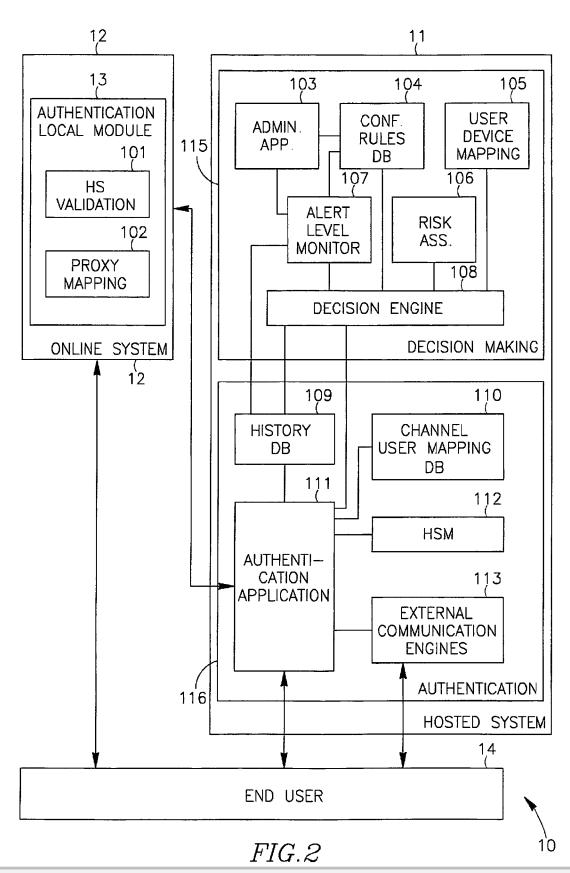
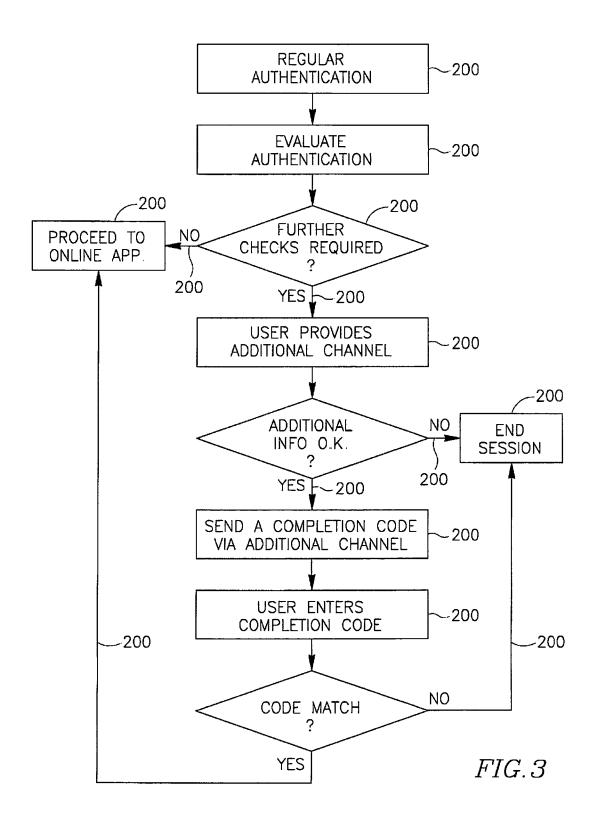


FIG.1











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