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(54) **AUTHENTICATION FOR ONLINE MONEY TRANSFERS**

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(57) **ABSTRACT**

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According to the invention, a method for processing a transaction where the transaction is initiated by a payor online, but paid to a payee in-person, is disclosed. In one step, payor information is accepted at a location that located across a wide area network from the payor. Transaction information and payment source information is also accepted at the location. The transaction information includes an amount and a payee identifier and the payment source information includes account details associated with an account of the payor at a money handler. A risk related to a likelihood that the transaction will complete successfully is evaluated. Validating that the payment source information is associated with the payor is manually performed if the risk is excessive. The risk can generally be reduced by the manual validation. The money handler is billed for at least the amount. It is determined if the money handler settles the amount. Historical information on the transaction is stored.

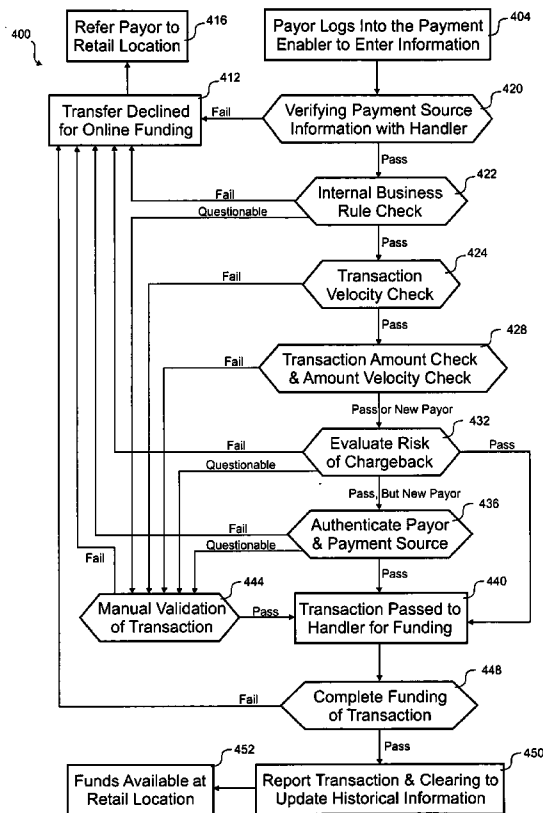
(73) Assignee: **First Data Corporation**, Englewood, CO

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**Related U.S. Application Data**

(60) Provisional application No. 60/466,871, filed on Apr. 29, 2003.



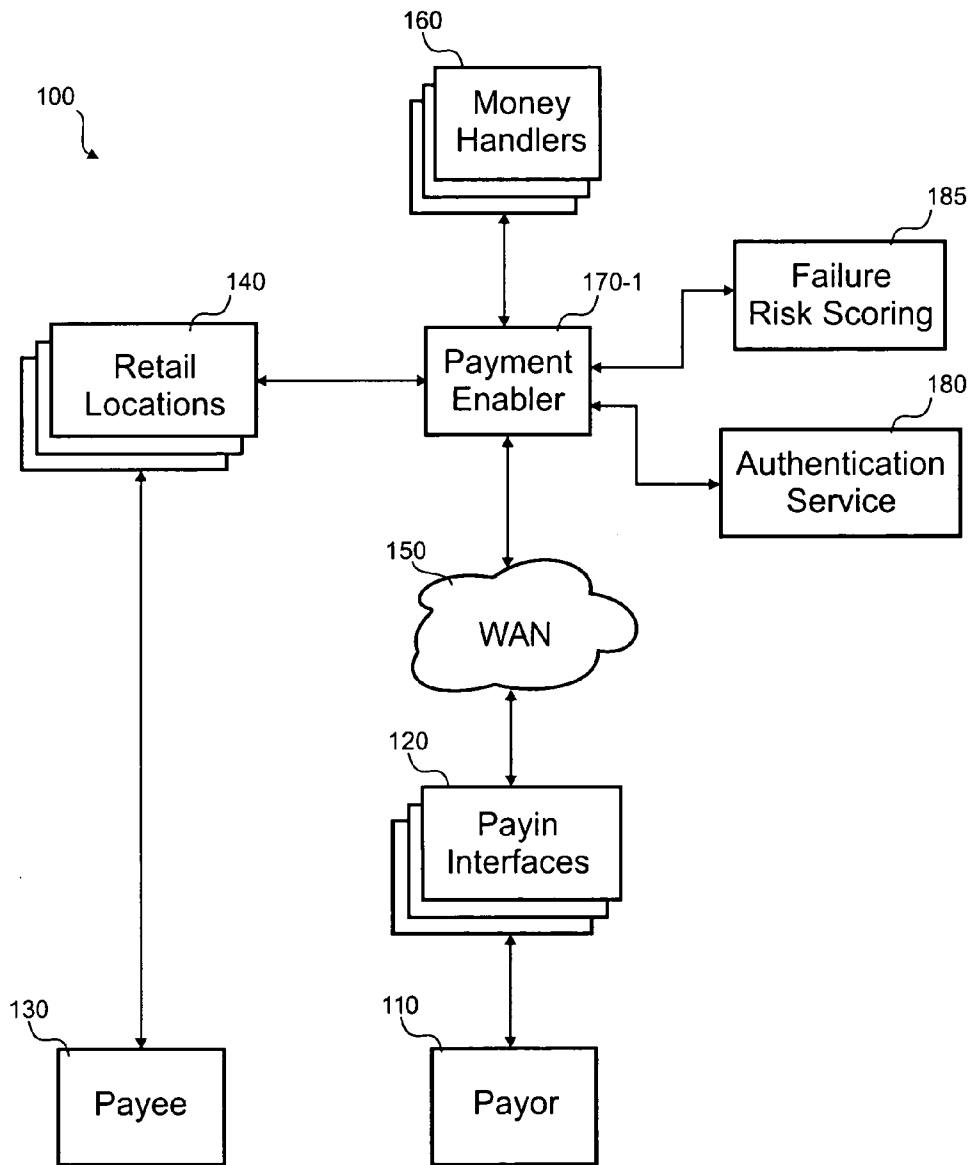


Fig. 1A

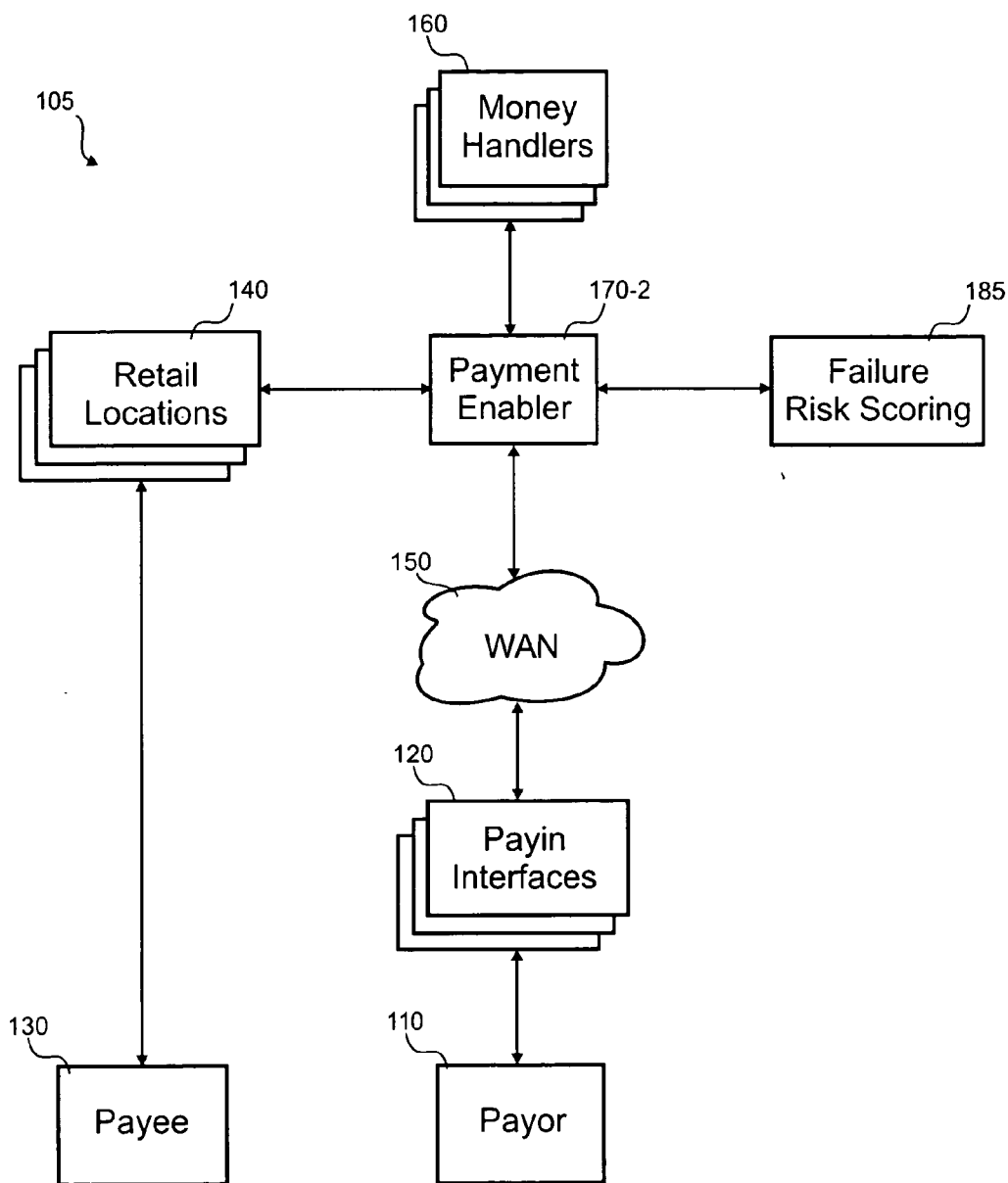


Fig. 1B

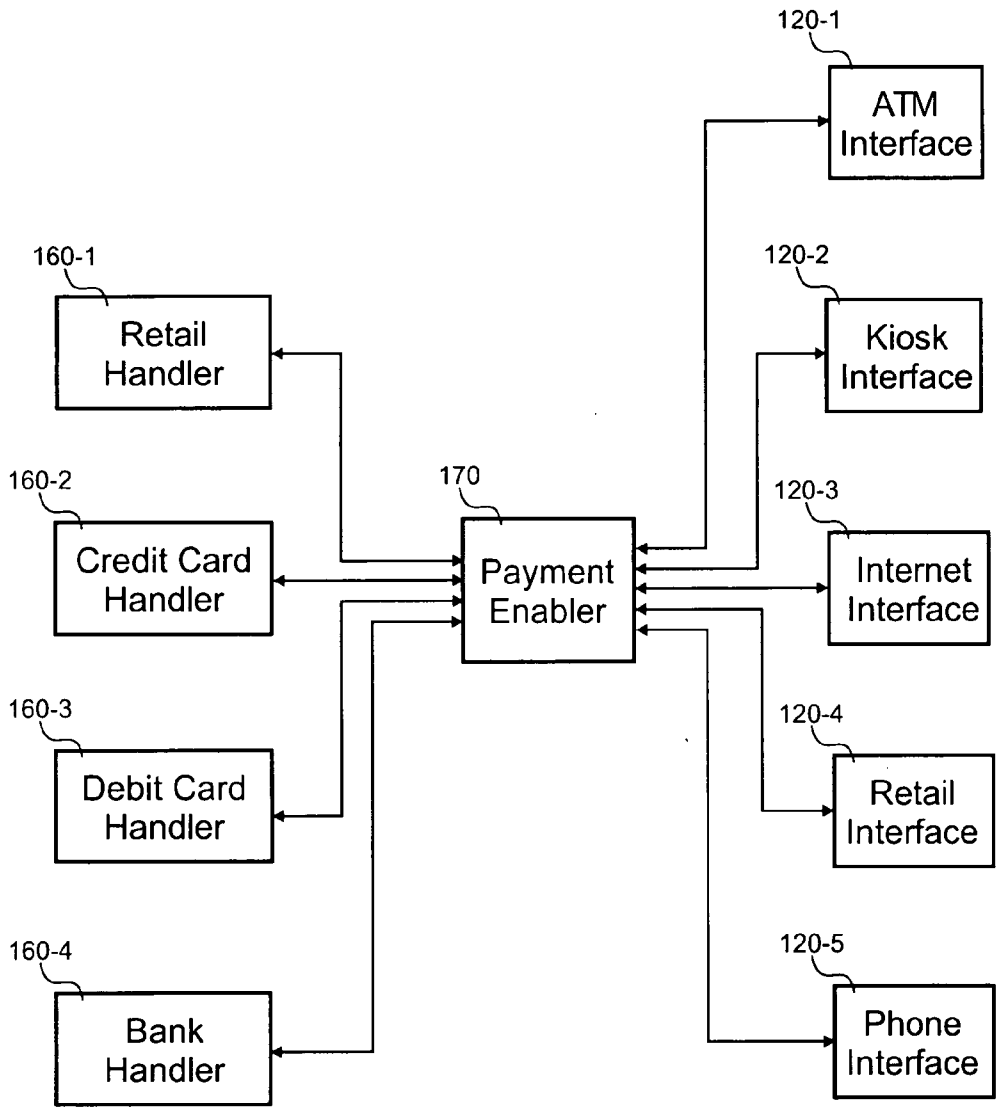


Fig. 2

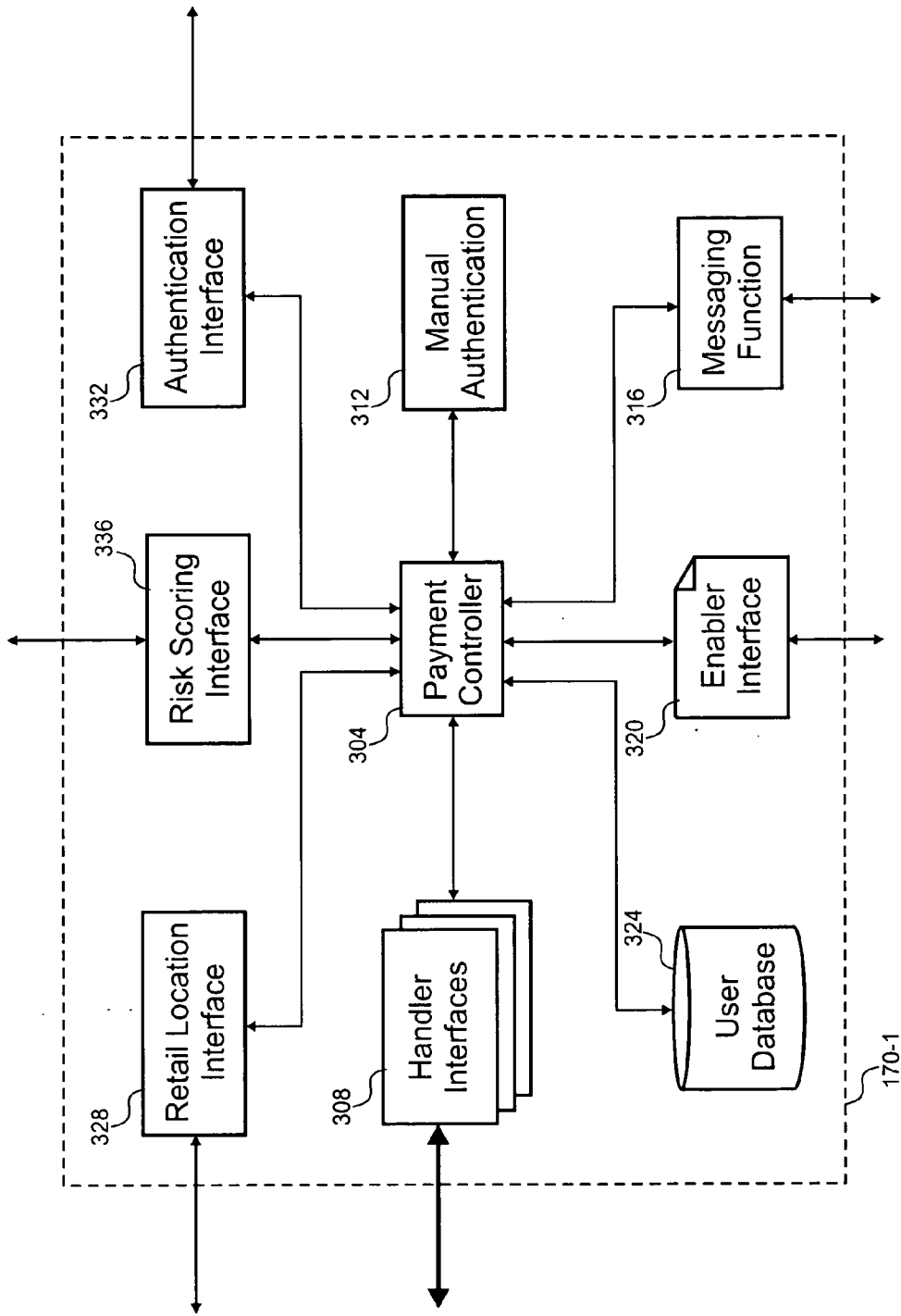


Fig. 3A

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