Title: SYSTEM AND METHOD FOR RISK BASED AUTHENTICATION

Abstract: A system and method may allow for flexible transaction processing based on for example the risk assessment of a transaction and/or a user or party to a transaction. Based on a risk level, for example, a level of authentication for the transaction may be set or altered.


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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.
INTERNATIONAL SEARCH REPORT

INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER

IPC H04L 713/166

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U S 713/166, 726/2

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No</th>
</tr>
</thead>
</table>

Further documents are listed in the continuation of Box C

See patent family annex

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