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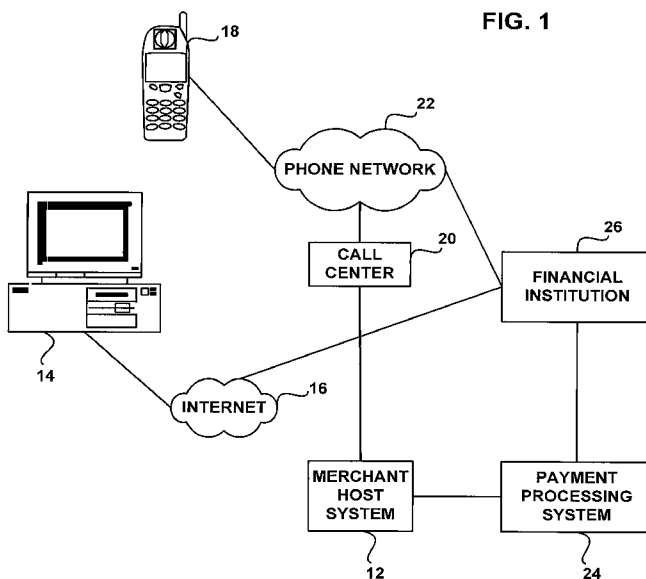
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- (71) **Applicant (for all designated States except US):** **FIRST DATA CORPORATION** [US/US]; 6200 S. Quebec St., Suite 270, Greenwood Village, CO 80111 (US).
- (72) **Inventor; and**
- (75) **Inventor/Applicant (for US only):** **LOOMIS, Nancy, B.** [US/US]; 1145 Missouri Street, San Diego, CA 92109 (US).
- (74) **Agents:** **GIBBY, Darin, J.** et al.; Townsend and Townsend and Crew LLP, 1200 17th Street, Suite 2700, Denver, CO 80202 (US).

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(57) **Abstract:** In one embodiment, a computerized method for authenticating a financial account when making a purchase utilizes a merchant computer system which receives a purchase request from an account holder. The merchant computer system prepares transaction data that comprises account holder account data and authentication information. The transaction data is transmitted to a financial institution of the account holder. Subsequently, the merchant computer system receives the authentication information that was obtained by the account holder from the financial institution. The authentication information from the account holder is analyzed and future transactions are authenticated if the authentication information is correct.

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INTERNATIONAL SEARCH REPORT

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B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) USPC - 705/67 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC - 713/169; 713/173; Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) WEST(USPAT, US PUB, EPO, JPO, DERWENT) DialogPRO(Engineering); Google Scholar - authenticating and financial and account and purchase and merchant and computer and system and request and account		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2002/0143708 A1 (Hollander et al.) 03 October 2002 (03.10.2002), para [0007],[0010],[0015], [0008],[0020],[0003],[0013].	1-25
Y	US 2004/0078324 A1 (Lonnberg et al.) 22 April 2004 (22.04.2004), para [0004],[0027],[0016],[0006]-[0008],[0029].	1-25
Y	US 2006/0178958 A1 (Abdelfattah et al.) 10 August 2006(10.08.2006), para [0015].	5,15 and 23
A	US 2004/0243518 A1 (Clifton et al.) 02 December 2004 (02.12.2004), entire document.	1-25
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