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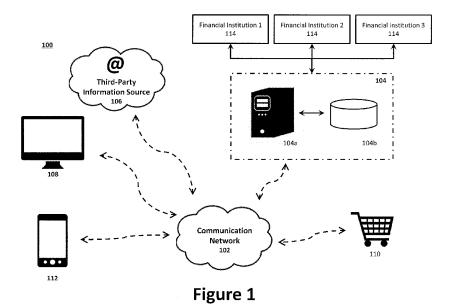
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## (54) Title: SYSTEM AND METHOD FOR CONSUMER FRAUD PROTECTION



(57) Abstract: The present invention relates to system and method for authorizing a financial transaction using user-data collected from third-party websites, such as social media networks. In operation, collected user-data may be compared to a financial-data collected during a financial transaction to identify potential fraud and/or other discrepancies, confirming the identity of the user with a greater degree of accuracy.

International application No. **PCT/US2014/030154** 

## A. CLASSIFICATION OF SUBJECT MATTER

G06Q 40/02(2012.01)i

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) G06Q 40/02; G06Q 30/02; G06Q 20/40; G06Q 40/04; G06Q 40/00; G06F 21/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Korean utility models and applications for utility models

Japanese utility models and applications for utility models

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) eKOMPASS(KIPO internal) & keywords: transaction, user, authorize, attribute

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	
X	US 2013-0054340 A1 (GARRETT DELOS LEHMAN) 28 February 2013 See paragraphs [0021]-[0023], [0041], [0051]-[0053], [0062]-[0076]; and figures 1, 4, 6, 9.	1-41	
A	US 2013-0067547 A1 (MANIVANNAN THAVASI et al.) 14 March 2013 See paragraphs [0036]-[0041]; and figures 1-2.	1-41	
A	US 2013-0066763 A1 (THOMAS C. BAKER et al.) 14 March 2013 See paragraphs [0033]-[0039]; and figures 1-2.	1-41	
A	US 2013-0060701 A1 (YONG SEOK MOON et al.) 7 March 2013 See paragraphs [0043]-[0069]; and figure 1.	1-41	
A	US 2013-0054469 A1 (MANDAR AGASHE et al.) 28 February 2013 See paragraphs [0075]-[0078]; and figure 1.	1-41	

	Further documents	are listed in	the continuation	of Box C.
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See patent family annex.

- \* Special categories of cited documents:
- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier application or patent but published on or after the international filing date
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# INTERNATIONAL SEARCH REPORT

Information on patent family members

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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