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(54) **SYSTEM AND METHOD FOR FRAUD MONITORING, DETECTION, AND TIERED USER AUTHENTICATION**

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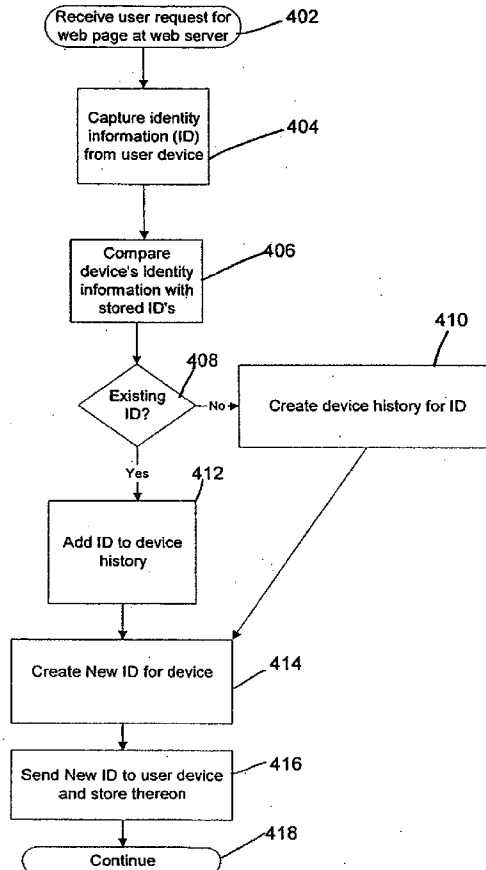**WASHINGTON, DC 20006 (US)**

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Related U.S. Application Data

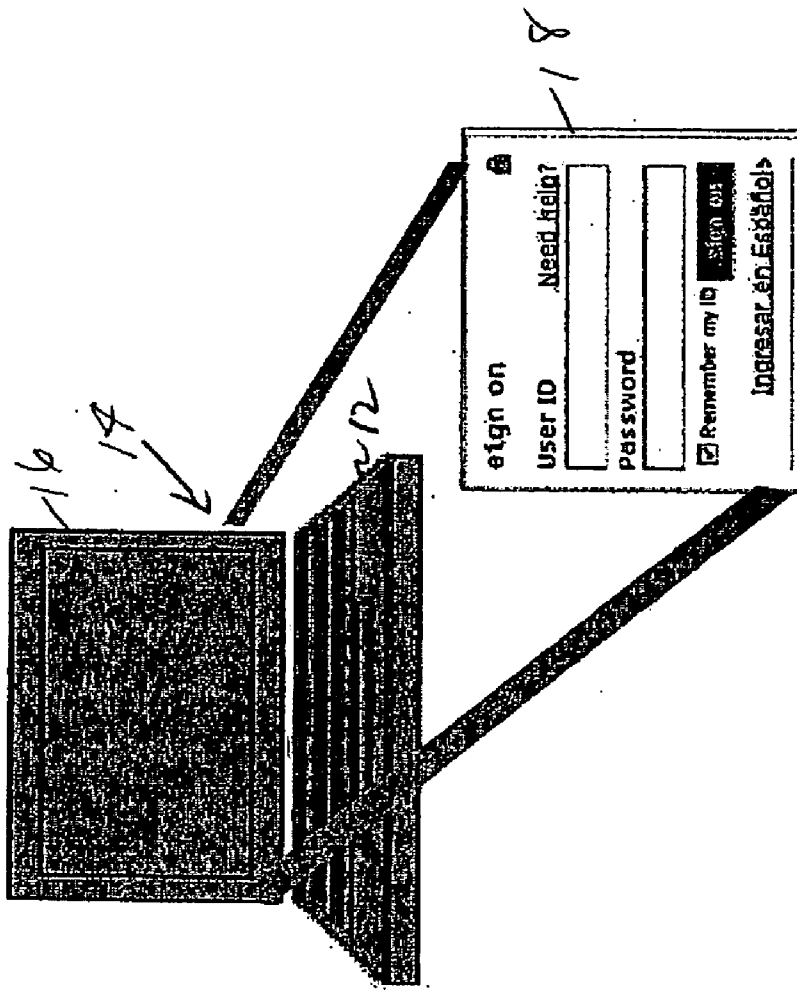(60) Provisional application No. 60/676,141, filed on Apr. 29, 2005.

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(57) **ABSTRACT**

The present invention provides systems and methods for authenticating access requests from user devices by presenting one of a plurality of graphical user interfaces selected depending on a perceived risk of fraud associated with the devices. User devices are identified with fingerprinting information, and their associated risks of fraud are determined from past experience with the device or with similar devices and from third party information. In preferred embodiments, different graphical user interfaces are presented based on both fraud risk and, in the case of a known user, usability. In preferred embodiments, this invention is implemented as a number of communicating modules that identify user devices, assess their risk of fraud, present selected user interfaces, and maintain databases of fraud experiences. This invention also includes systems providing these authentication services.

sign on

User ID

Password

☑ Remember my ID

Need help?

sign on

Ingresar en Español ▸

FIG. 1   PRIOR ART

FIG. 3
PRIOR ART

FIG. 2
PRIOR ART

400

Receive user request for
web page at web server — 402

Capture identity
information (ID)
from user device — 404

Compare
device's identity
information with
stored ID's — 406

Existing
ID? — 408

No → Create device history for ID — 410

Yes

Add ID to device
history — 412

Create New ID for device — 414

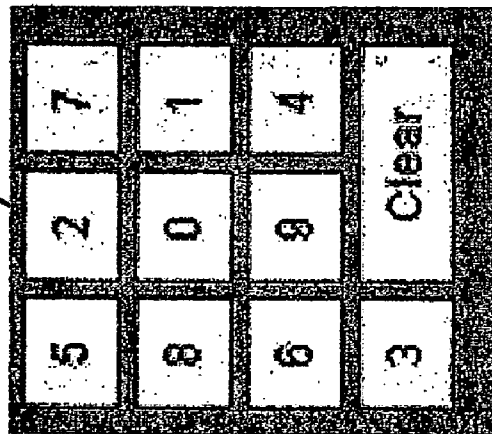Send New ID to user device
and store thereon — 416

Continue — 418

FIG. 4

FIG. 4B

DOCKET ALARM
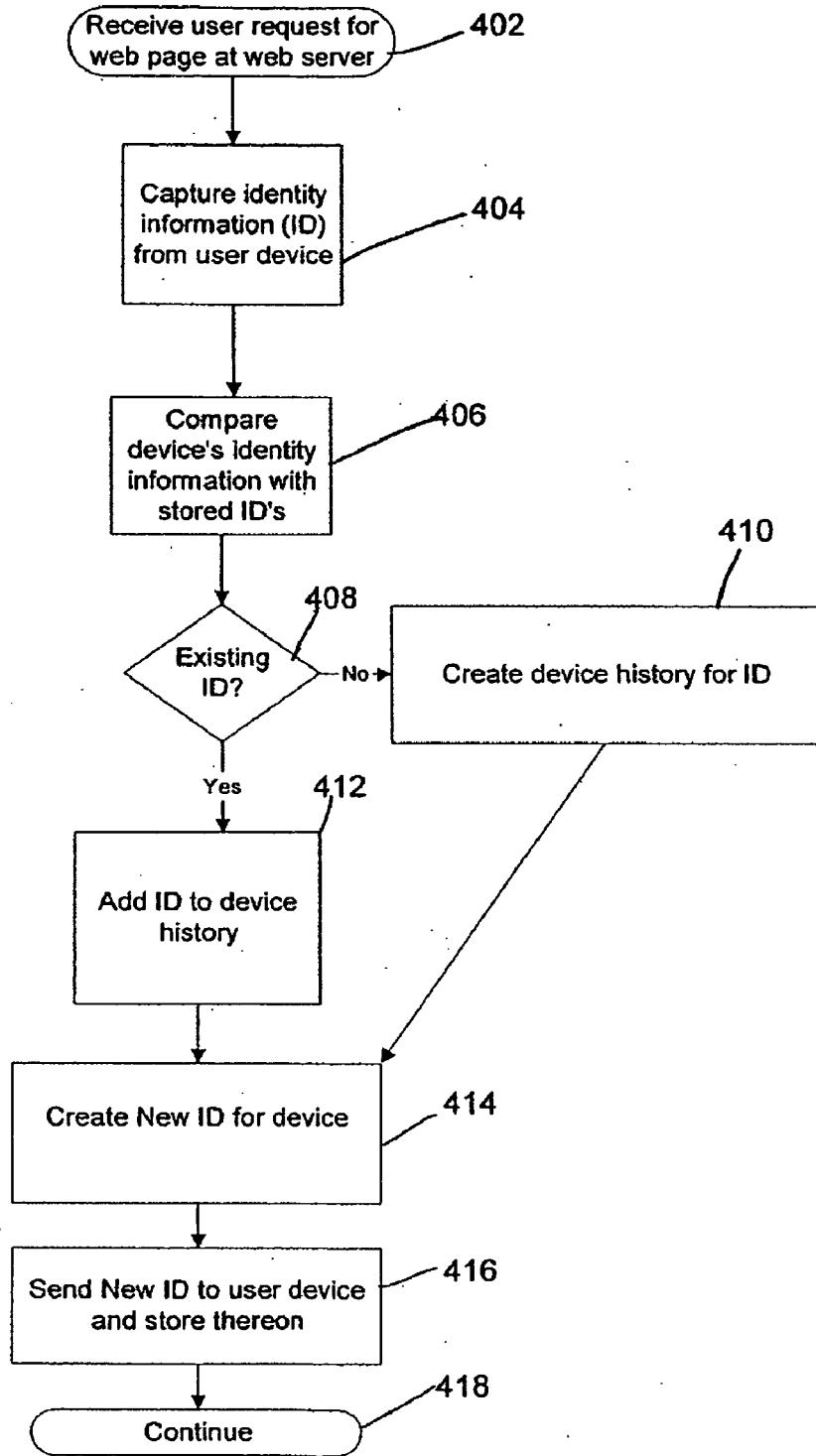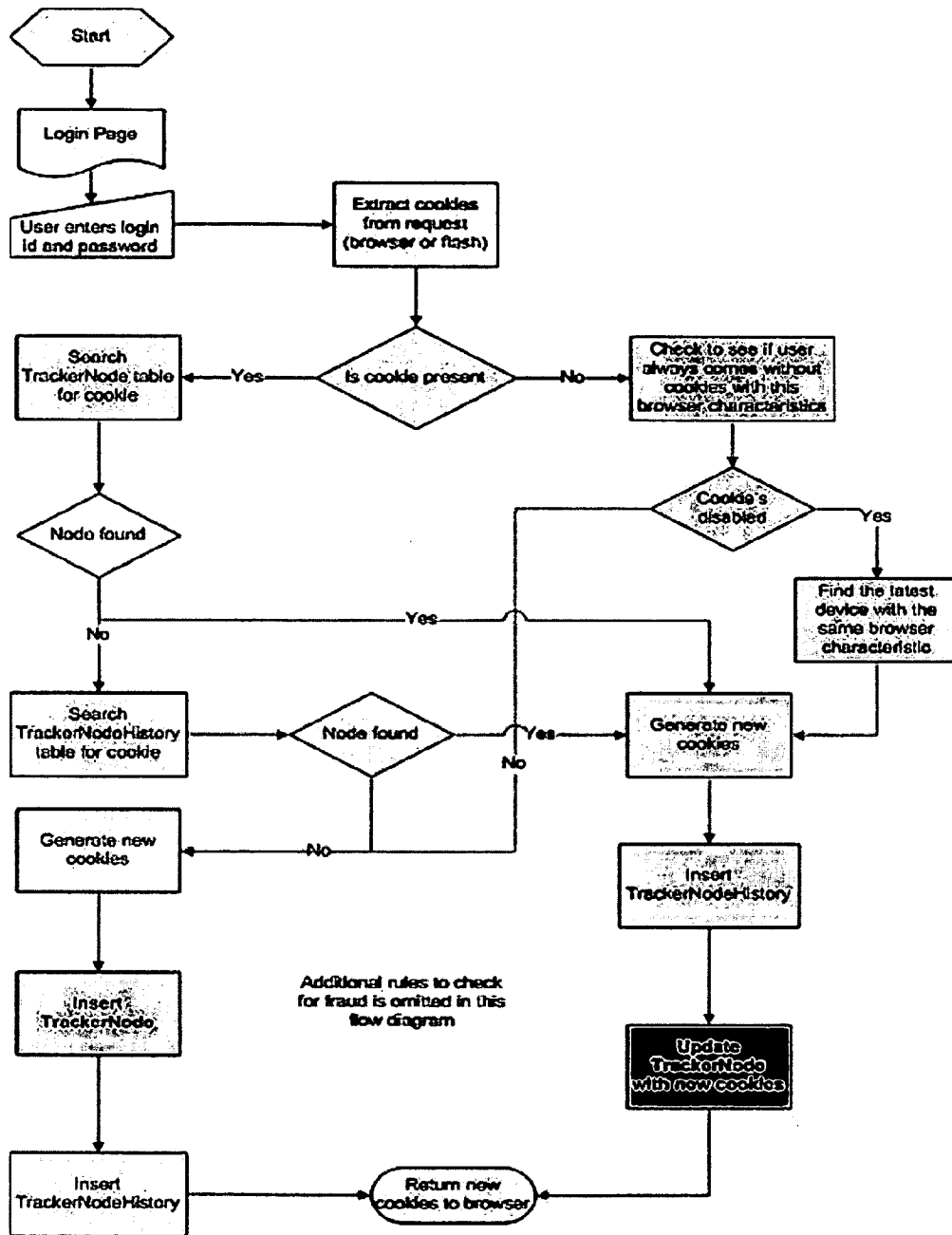
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