

follow-on merchant **196** as to how to tailor its marketing strategy for various customers. For instance, information about the amount a customer spends on specific transactions will inform follow-on merchant **196** as to the price level of goods or services that customer **122** may be interested in. Also, information about the goods or services sold by merchant **132** informs follow-on merchant **196** as to the types of related goods or services that customer **122** might want to purchase. For instance, if a customer purchased a CD player from merchant **132**, then follow-on merchant **196** could sell certain CD's to customer **122**. Such transactions can be referred to "complementary goods" transactions. Other complementary goods include, for example, cordless drills and rechargeable batteries, razors and razor blades, and lawn mowers and fertilizer.

[0155] Receipt of the customer information can be conditioned upon an agreement from follow-on merchant **196** to provide merchant **132** and/or issuer **190** with a percentage of any sales by follow-on merchant **196** that result from the customer information. Such sales and sales of similar nature are referred to as, for example, "up-sells" and "cross-sells." As can be imagined, receipt of customer information could be conditioned upon various agreements between merchant **132** and follow-on merchant **196**. As described above, the customer information is uniquely valuable to follow-on merchant **196** since it is rich in details and is of high integrity. Customer information is rich in details since one or both of merchant **132** and issuer **190** have collected it. Each of merchant **132** and issuer **190** are in unique positions to gather certain types of information about customers. Finally, the customer information is of high integrity since it passed through the authentication process described by steps 1-12.

[0156] Step 15, again involves retrieving the transaction identifier along with the associated customer information for various purposes such as for concluding a transaction between merchant **132** and follow-on merchant **196**, dispute resolution, and/or data mining. Step 15 may be required to conclude an agreement between merchant **132** and follow-on merchant **196** wherein information about a sale by follow-on merchant **196** is verified before sending a percentage of the follow-on sale to merchant **132**. For instance, customer information and the transaction identifier can be retrieved by either merchant **132** or follow-on merchant **196** to verify that a follow-on sale was a result of the customer information. Then, upon such verification, a monetary amount is sent to merchant **132**. In this situation, customer information can be pushed upon one or both of the merchants as a regular course of business for following through with the agreement, or the customer information can be pulled only when a discrepancy needs to be resolved.

[0157] In terms of dispute resolution, customer information and transaction identifiers are retrieved in case of disputes between any of merchant **132**, follow-on merchant **196**, or customer **122**. Disputes can arise due to agreements between merchant **132** and follow-on merchant **196** that may have been violated. Again, when merchant **132** agrees to send customer information to follow-on merchant **196**, follow-on merchant **196** might be required to share in any sales that follow from the customer information. Then, customer information can be pulled when a dispute arises regarding a payment that is due to merchant **132** from follow-on merchant **196**. The parties can match the customer information and the transaction identifiers to verify if certain

sales by follow-on merchants **196** were completed based upon the customer information.

[0158] Some agreements regarding the customer information can involve issuer **190** where issuer **190** can also expect a portion of any sales made by follow-on merchant **196**.

[0159] Customer information can also be utilized for data mining purposes wherein each of issuer **190**, merchant **132**, and follow-on merchant **196** can gain knowledge about each other and customers. Their analysis of customer information can inform the parties if future transactions with each other would be favorable.

Various Parties as a Value Adding Party

[0160] In alternative embodiments of the account authentication and value-adding system, parties of various types can take on the role of customer **122**, merchant **132**, and value-adding party **196**. The role of customer **122** and merchant **132** can be any parties that interact with each other online where merchant **132** requires authentication of customer's identity. Many commercial situations can be imagined where merchant **132** sells some sort of good or service to customer **122**. However, many non-commercial situations can also be imagined. Some situations involve online registration for things such as driver's licenses, fishing licenses, building licenses, social security payments, and school class registration. It should be understood that the scenarios in which a party (such as merchant **132**) will request the identity authentication of another party (such as customer **122**).

[0161] The criteria evaluated by the identity authenticating party, such as merchant **132**, can be related to various types of value-adding parties **196**. The criteria typically will be related to whether a value-adding party **196** would desire to receive information about a party, such as customer **122**, whose identity has been authenticated by the present invention. The customer information sent in step 13 can be related to each of the different value-adding parties **196**. Where a customer **122** applies for a driver's license, the customer information can relate to, for example, the customer's driving record, car being driven, driving routine, and common destinations. A value-adding party **196** could be any party that desires to sell a good or service to customer **122** that is related to driving. For example, value-adding party **196** could be a smog inspection company, a repair shop, or an auto-insurance company. In other embodiments, value-adding party **196** might not sell anything that is related to driving. However, value-adding party **196** may still be selling a good or service that customer **122** may be interested in. For example, customer information may reveal that customer **122** drives a certain type of car and therefore customer **122** may be interested in a certain type of good or service. Various types of relationships can be extracted from the customer information and thereby be useful to a value-adding party **196**.

[0162] When customer **122** obtains a fishing license, value-adding party **196** can be, for example, a fishing equipment store, a travel agency, or a clothing store. Again, value-adding party **196** need not be a company that is directly related to fishing. Customer information sent to value-adding party **196** can relate to customer's preferences with respect to fishing. The criteria evaluated by merchant **122** could determine what kind of fishing equipment cus-