

customer 122 favors, what type of fishing is preferred, where customer 122 likes to go fishing, and the type of clothing customer 122 uses.

[0163] Customer information can be sent to a value-adding party for workflow purposes also. For instance, after customer 122 applies for a building permit or license from merchant 122, it might be necessary for customer information to be sent to another governmental agency for the next level of approvals. For example, a fire deputy might need to receive customer information in order to arrange a fire safety inspection during construction of a building.

[0164] Each of merchants 122 and value-adding parties 196 can also enter into value-adding relationships with each other based upon the sharing of the customer information and the transaction identifiers.

[0165] In some embodiments, merchant 122 can send customer information and transaction identifiers to multiple value-adding parties. Merchant 122 can evaluate different or the same sets of criteria for each type of value-adding party 196. Each value-adding party 196 would then proceed to perform its task either in parallel or in sequence with each other. Value-adding parties 196 can execute their respective task in real-time so that customer 122 receives immediate notification from each value-adding party 196 or the tasks can be executed off-line.

[0166] As described above, steps 15 can be used for the various purposes of concluding agreements between any of merchant 132, value-adding party 196, and issuer 190.

#### Security Organization as a Value Adding Party

[0167] Some embodiments of the present invention can be used for security purposes, such as for national security. In such embodiments, value-adding party 196 can be a governmental agency or any organization charged with the duty of reviewing intelligence (data) for security concerns. Merchant 132 can be any commercial, non-commercial, governmental, or non-government agency who conducts transactions with customer 122 online. For instance, merchant can be airline reservation company, a hardware store, a chemical supplier, or flight training school. Note that some or all of the transmission of customer information may be regulated by laws relating to privacy and civil rights.

[0168] Merchant 132 evaluates customer information against security related criteria and sends the information along with a transaction identifier to value-adding party 196 when certain criteria are met. For instance, the criteria can evaluate a customer's purchased items, license registrations, travel destinations, frequency of travel, and other security related matters. Upon receipt of the customer information and the transaction identifier, value-adding party 196 can perform its surveillance tasks.

[0169] The transaction identifier is useful for documenting the customer information so that security performance audits can be accurately tracked, if necessary. This may be necessary for example, in case of governmentally ordered investigations of security protocols. Specifically, merchants 132 may be required to prove they followed security protocol correctly. In some situations, merchants 132 are responding to court-ordered subpoenas. The customer information and the transaction identifiers can be pushed or pulled from authentication history server 130 in step 15. Step 15 can also

be used for concluding agreements between merchant 132, a reporting party, and value-adding party 196. For instance, merchant 132 can receive credit or recognition for reporting useful information. This credit can be received after using the transaction identifier to prove the source, date, and other details regarding the customer information. Step 15 can also be used by various parties to pull data from authentication history server 130 for data mining of security related concerns. Since the customer information is gathered from issuer 190 and merchant 132, the customer information is likely to be rich in information that is of great use for surveillance purposes.

[0170] In some embodiments, value-adding party 196 and merchant 132 communicate with each other in real-time such that a value-adding party 196 can send messages to merchant 132 immediately after receiving customer information. In this way, immediate action can be taken to resolve or avoid unwanted situations.

#### Preferred System Network

[0171] FIG. 9 illustrates a telecommunications network 800 suitable for implementing an embodiment of the present invention. The present invention may make use of any suitable telecommunications network and may involve different hardware, different software and/or different protocols than those discussed below. The below-described network is a preferred embodiment of the telecommunications network 126 of FIG. 2. Network 800 is a global telecommunications network that supports purchase and cash transactions using any bankcard, travel and entertainment cards, and other private label and proprietary cards. The network also supports ATM transactions for other networks, transactions using paper checks, transactions using smart cards and transactions using other financial instruments.

[0172] These transactions are processed through the network's authorization, clearing and settlement services. Authorization is when an issuer approves or declines a sales transaction before a purchase is finalized or cash is dispersed. Clearing is when a transaction is delivered from an acquirer to an issuer for posting to the customer's account. Settlement is the process of calculating and determining the net financial position of each member for all transactions that are cleared. The actual exchange of funds is a separate process.

[0173] Transactions can be authorized, cleared and settled as either a dual message or a single message transaction. A dual message transaction is sent twice—the first time with only information needed for an authorization decision, an again later with additional information for clearing and settlement. A single message transaction is sent once for authorization and contains clearing and settlement information as well. Typically, authorization, clearing and settlement all occur online.

[0174] The main components of telecommunications network 800 are interchange centers 802, access points 804, 806 and processing centers 808 and 810. Other entities such as drawee banks and requester authorizing agents may also connect to the network through an access point. An interchange center is a data processing center that may be located anywhere in the world. In one embodiment, there are two in the United States and one each in the United Kingdom and in Japan. Each interchange center houses the computer