

36. A method for a security organization to interact with an online authentication system wherein the identity of a presenter is authenticated during an online transaction by a trusted party, said method comprising:

receiving an identity authenticating password from said presenter;

comparing said identity authenticating password against a password previously designated for an account of said presenter;

notifying a requester that said presenter is the actual owner of said account when said identity authenticating password received from said presenter matches the password that was previously designated for said account, whereby said trusted party authenticates for the benefit of said requestor that said presenter is the actual owner of said account; and

sending presenter information to said security organization.

37. A method as recited in claim 36 further comprising:

evaluating said presenter information against a set of criteria and sending said presenter information to said security organization if said presenter information satisfies said set of criteria, wherein said set of criteria determines when a security concern exists.

38. A method as recited in claim 36 further comprising:

sending a payment authentication request message from said requestor to said trusted party to request said trusted party to authenticate said identity of said presenter.

39. A method as recited in claim 38 wherein said payment authentication request message includes presenter information maintained by said requester.

40. A method as recited in claim 39 further comprising:

sending a payment authentication response message from said trusted party to said requestor.

41. A method as recited in claim 40 wherein said payment authentication response message includes presenter information maintained by said trusted party.

42. A method as recited in claim 41 further comprising:

generating a transaction identifier by said trusted party wherein said transaction identifier is associated with

said online transaction and with said presenter information that is sent to said security organization.

43. A method as recited in claim 37 wherein said presenter information includes information that describes at least the subject matter of the online transaction.

44. A method as recited in claim 43 wherein said presenter information also includes purchasing behavior information about said presenter.

45. A method as recited in claim 43 further comprising:

performing a security check on said presenter, by said security organization, in response to receiving said presenter information.

46. A method as recited in claim 41 further comprising:

sending a copy of said payment authentication response message and said transaction identifier to a history server for storage.

47. A method as recited in claim 41 further comprising:

retrieving a copy of said payment authentication response message and said transaction identifier from said history server; and

analyzing said presenter information for evidence of security concerns.

48. A method as recited in claim 37 further comprising:

agreeing to a set of rights and obligations by each of said requestor and security organization as a condition before the operation of sending presenter information to said security organization.

49. A method as recited in claim 47 wherein a copy of said payment authentication response message and said transaction identifier is retrieved by said security organization for dispute resolution purposes further comprising:

sending said copy of payment authentication response message and transaction identifier to said requestor or said security organization in order to resolve a dispute.

50. A method as recited in claim 36 wherein said trusted party is a financial institution.

51. A method as recited in claim 36 wherein said trusted party maintains said account of said customer.

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