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**Weiss**

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- (54) **UNIVERSAL SECURE REGISTRY**
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- (\* ) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

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- Related U.S. Application Data**

- (63) Continuation of application No. 12/393,586, filed on Feb. 26, 2009, now Pat. No. 8,234,220, which is a continuation-in-part of application No. 11/760,732, filed on Jun. 8, 2007, now Pat. No. 7,809,651, and a continuation-in-part of application No. 11/760,729, filed on Jun. 8, 2007, now Pat. No. 7,805,372, and a continuation-in-part of application No. 11/677,490, filed on Feb. 21, 2007, now Pat. No. 8,001,055, application No. 13/237,184, which is a continuation-in-part of application No. 13/168,556, filed on Jun. 24, 2011, which is a continuation of application No. 11/677,490, filed on Feb. 21, 2007, now Pat. No. 8,001,055.

- (60) Provisional application No. 60/812,279, filed on Jun. 9, 2006, provisional application No. 60/859,235, filed on Nov. 15, 2006, provisional application No. 60/775,046, filed on Feb. 21, 2006, provisional application No. 61/031,529, filed on Feb. 26, 2008.

- (51) **Int. Cl.**  
**G06Q 20/00** (2012.01)

- (52) **U.S. Cl.**  
USPC ..... **705/76**; 705/64; 705/71; 705/72;  
705/73; 705/74; 705/75; 705/77; 705/78;  
705/79

- (58) **Field of Classification Search**  
USPC ..... 705/64, 71-79  
See application file for complete search history.

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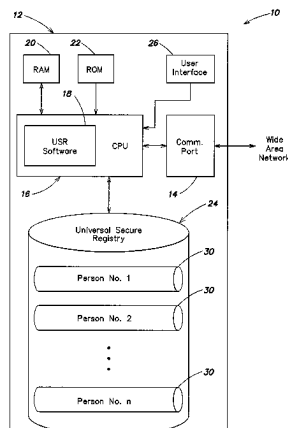
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(57) **ABSTRACT**

A device is configured to allow a user to select any of a plurality of accounts to employ in a financial transaction. The user device includes a biometric sensor configured to receive a biometric input, a user interface configured to receive a user input including secret information known to the user and identifying information concerning an account selected by the user from the plurality of accounts. The user device includes a communication link configured to communicate with a secure registry, and a processor coupled to the biometric sensor to receive information concerning the biometric input, the user interface, and the communication link. The processor is configured to generate a non-predictable value and encrypted authentication information from the non-predictable value, the identifying information, and at least one of the information concerning the biometric input and the secret information, and communicate the authentication information via the communication link to the secure registry.

**26 Claims, 29 Drawing Sheets**



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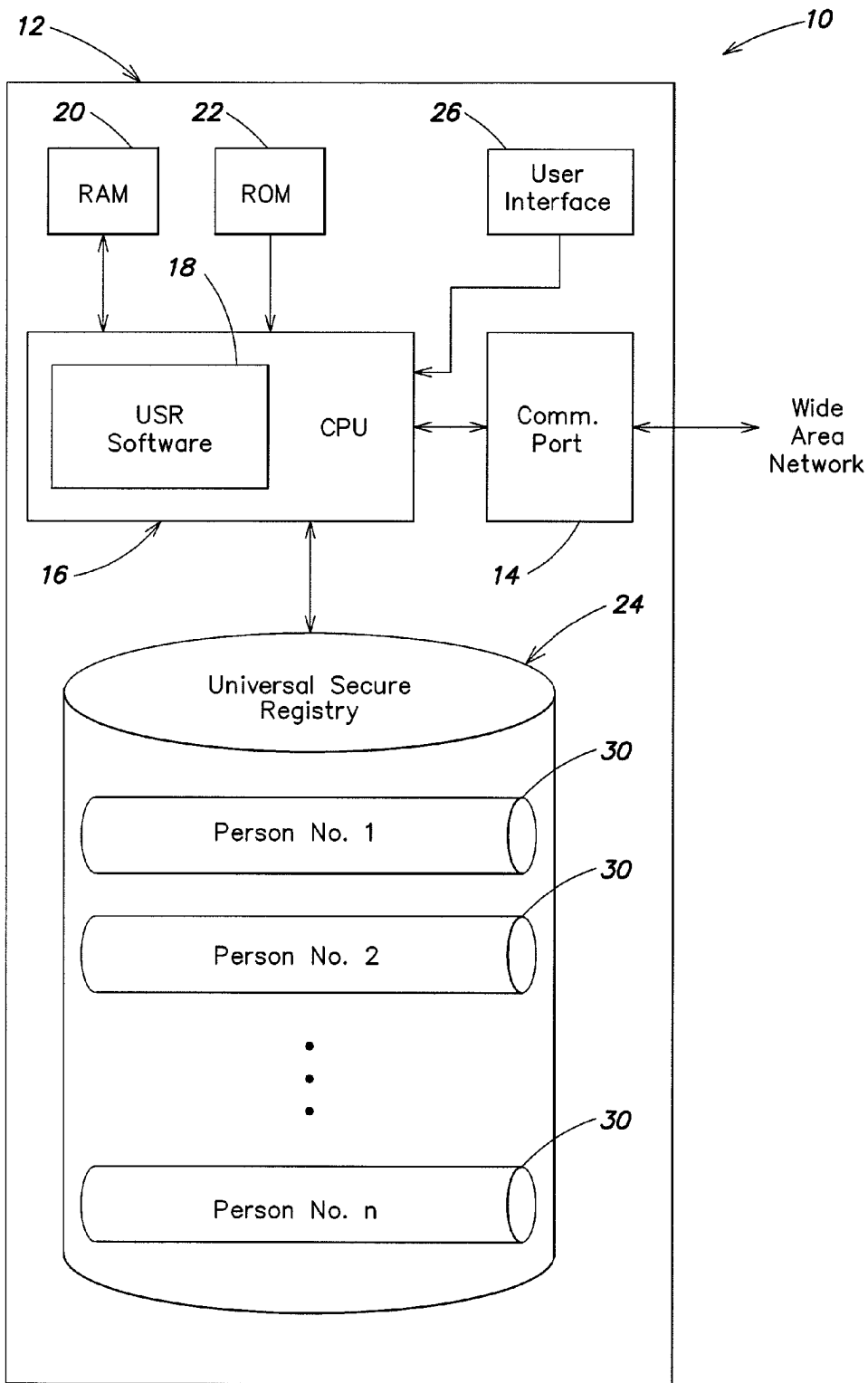


FIG. 1

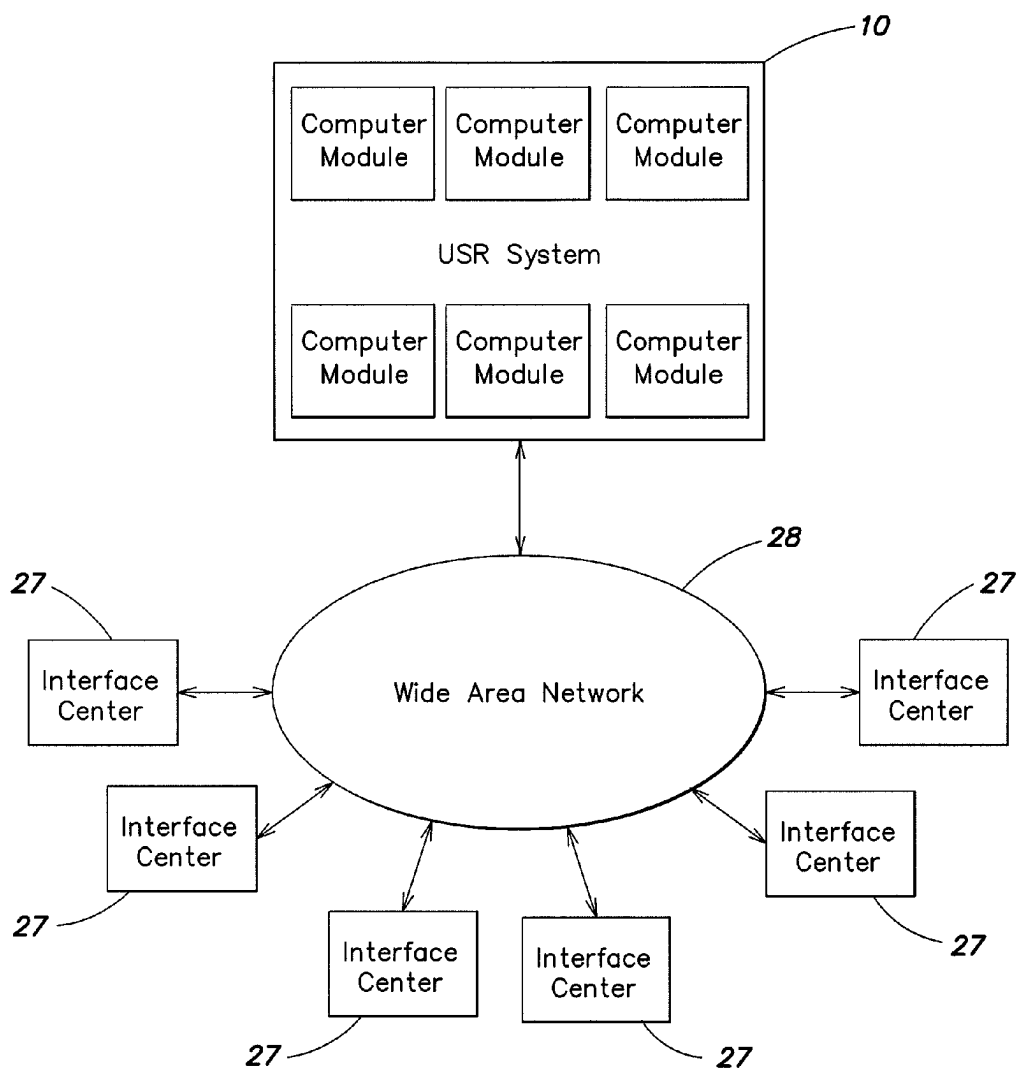


FIG. 2

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