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(54) **CENTRALIZED IDENTIFICATION AND AUTHENTICATION SYSTEM AND METHOD**

(76) Inventors: **Nader Asghari-Kamrani**, 6558 Palisades Dr., Centreville, VA (US) 20121; **Kamran Asghari-Kamrani**, 6547 Palisades Dr., Centreville, VA (US) 20121

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H04L 9/00　(2006.01)

(52) **U.S. Cl.** **726/5**; 713/155; 705/39; 705/64; 705/67

(58) **Field of Classification Search** 713/171, 713/172, 201, 202, 158; 726/5; 705/39, 705/64, 67
See application file for complete search history.

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Primary Examiner—Gilberto Barron
Assistant Examiner—Abdulhakim Nobahar

(57)　**ABSTRACT**

A method and system is provided by a Central-Entity, for identification and authorization of users over a communication network such as Internet. Central-Entity centralizes users personal and financial information in a secure environment in order to prevent the distribution of user's information in e-commerce. This information is then used to create digital identity for the users. The digital identity of each user is dynamic, non predictable and time dependable, because it is a combination of user name and a dynamic, non predictable and time dependable secure code that will be provided to the user for his identification.

The user will provide his digital identity to an External-Entity such as merchant or service provider. The External-Entity is dependent on Central-Entity to identify the user based on the digital identity given by the user. The External-Entity forwards user's digital identity to the Central-Entity for identification and authentication of the user and the transaction.
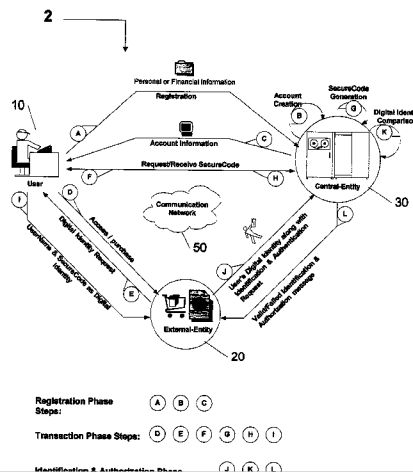
The identification and authentication system provided by the Central-Entity, determines whether the user is an authorized user by checking whether the digital identity provided by the user to the External-Entity, corresponds to the digital identity being held for the user by the authentication system. If they correspond, then the authentication system identifies the user as an authorized user, and sends an approval identification and authorization message to the External-Entity, otherwise the authentication system will not identify the user as an authorized user and sends a denial identification and authorization message to the External-Entity.
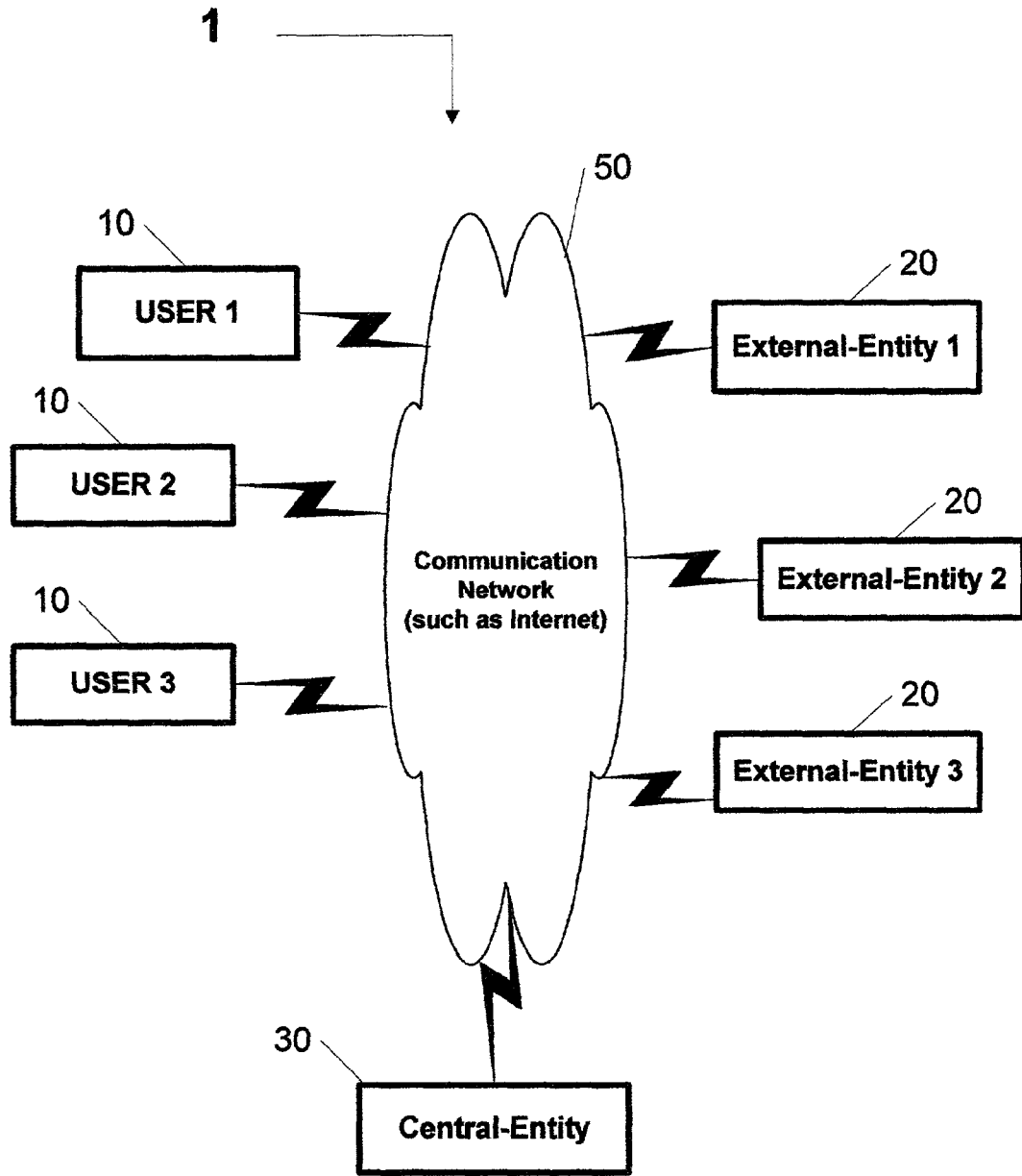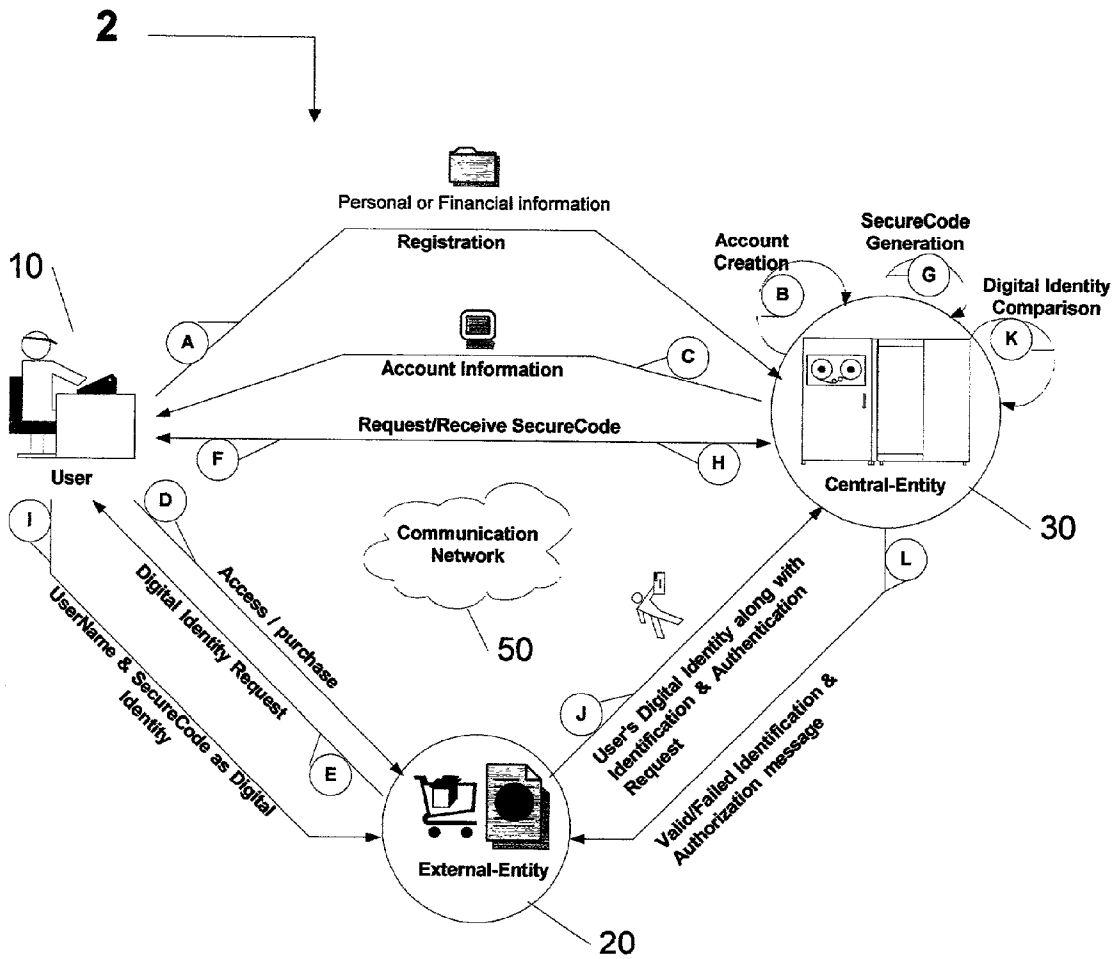
14 Claims, 5 Drawing Sheets

1

Figure 1

2

Personal or Financial information

Registration

Account
Creation

SecureCode
Generation

B

G

Digital Identity
Comparison

K

10

A

C

Account Information

Request/Receive SecureCode

F

H

Central-Entity

User

D

30

I

Communication
Network

L

Access / purchase

Digital Identity Request

50

UserName & SecureCode as Digital Identity

J

User's Digital Identity along with Identification & Authentication Request

E

Valid/Failed Identification & Authorization message

External-Entity

20

Registration Phase Steps: (A) (B) (C)

Transaction Phase Steps: (D) (E) (F) (G) (H) (I)

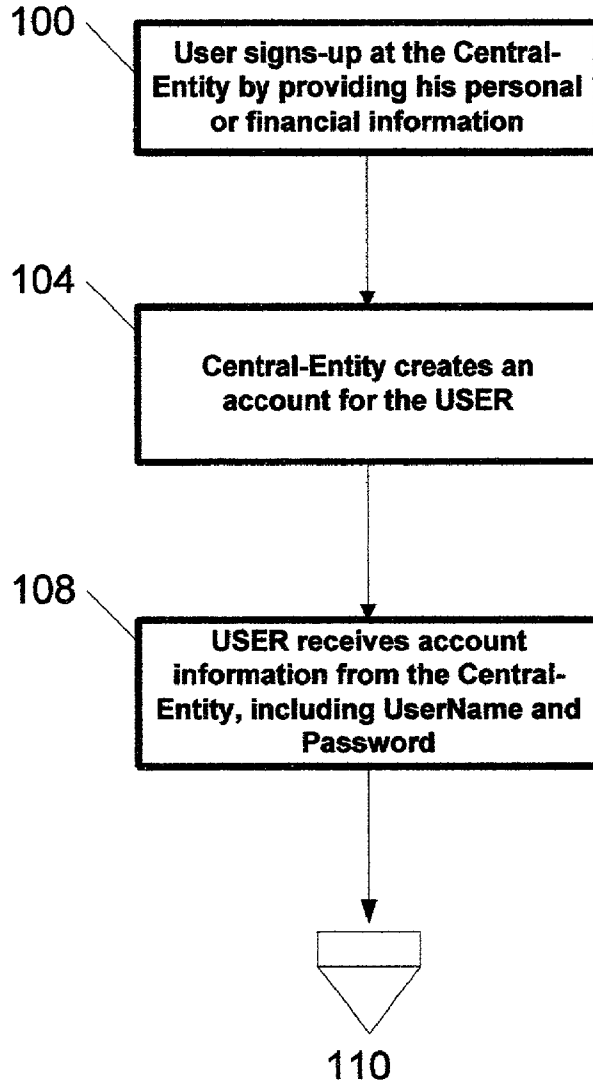**Identification & Authorization Phase Steps:** (J) (K) (L)

Figure 2

100

User signs-up at the Central-Entity by providing his personal or financial information

104

Central-Entity creates an account for the USER

108

USER receives account information from the Central-Entity, including UserName and Password

110

Figure 3

108

110

USER attempts to get access to a restricted web site OR to buy goods/services

114

USER requests SecureCode from the Central-Entity over the communication network

118

Central-Entity generates dynamic, non-predictable and time dependent SecureCode

120

USER receives the SecureCode

124

USER provides his UserName and SecureCode as digital identity to the External-Entity for identification

130

Figure 4

DOCKET ALARM
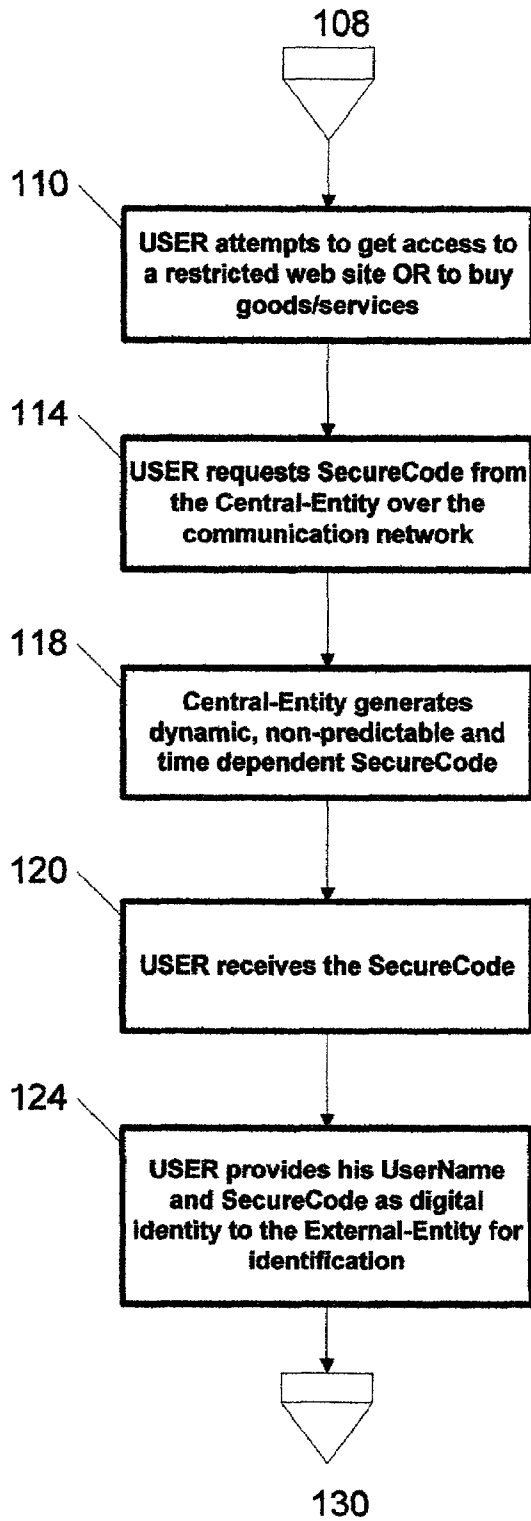
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