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Shakkarwar

(54) SYSTEMS AND METHODS FOR IDENTIFICATION AND AUTHENTICATION OF A USER

(76) Inventor: **Rajesh G. Shakkarwar**, Cupertino, CA (US)

Correspondence Address:
PATTERSON & SHERIDAN, L.L.P.
3040 POST OAK BOULEVARD, SUITE 1500
HOUSTON, TX 77056

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(57) **ABSTRACT**

The present invention generally relates to a computer security system for use in the identification and authentication of a user prior to an on-line transaction. In one aspect, a method for facilitating a secure transaction over a network is provided. The method includes collecting a username and password associated with a user of the machine. The method further includes verifying that the username and password matches a previously collected username and password in an identity profile. The method also includes collecting device data from a user machine to uniquely identify the machine. Additionally, the method includes verifying that the device data matches previously collected device data in the identity profile. In another aspect, a computer-readable medium including a set of instructions that when executed by a processor cause the processor to facilitate a secure transaction over a network is provided. In yet a further aspect, a system for facilitating a secure transaction is provided.

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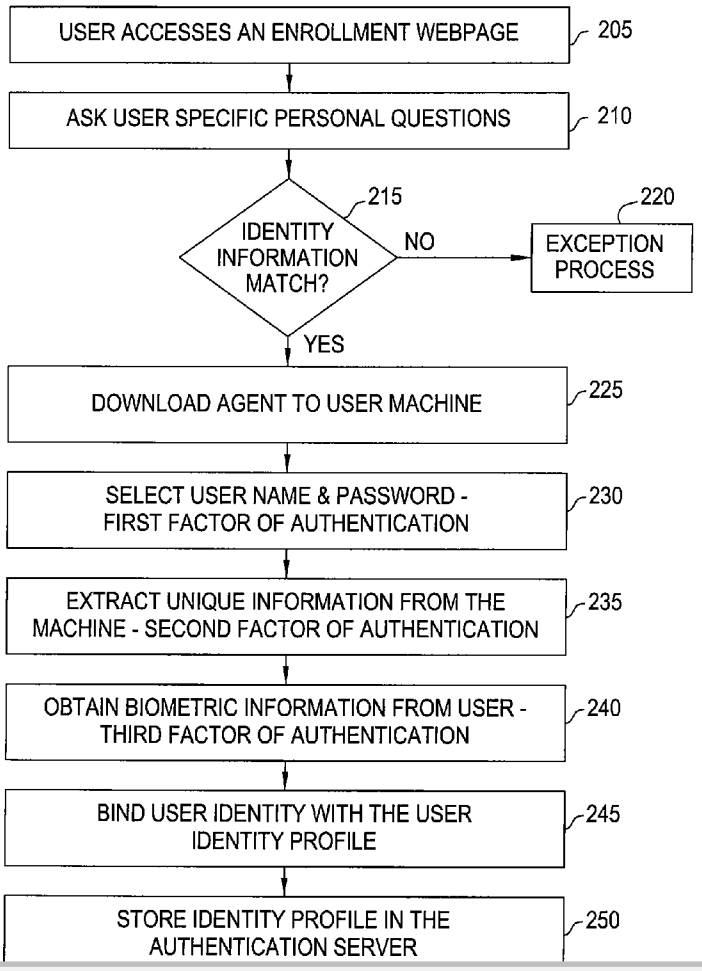

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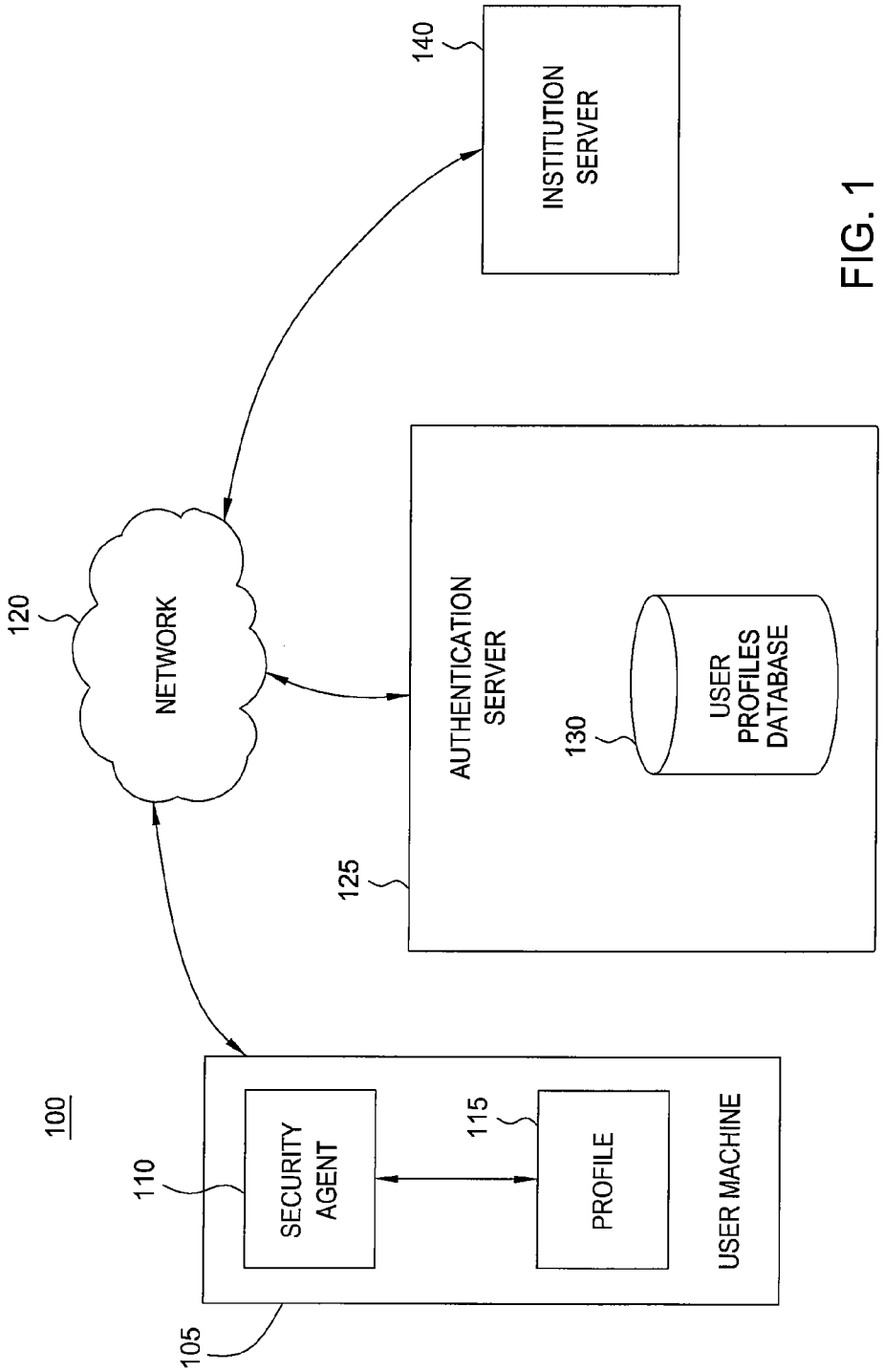

FIG. 1

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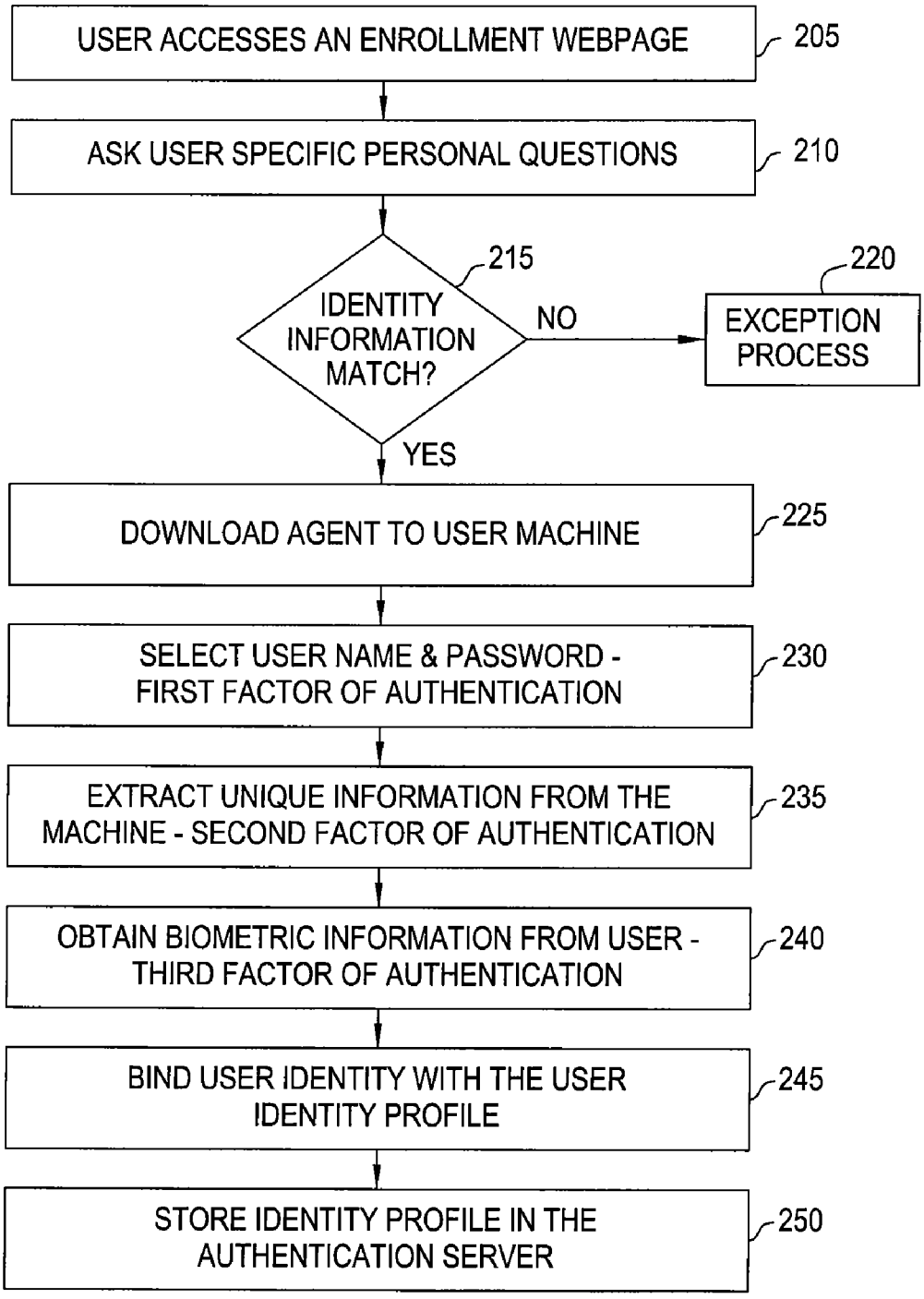

FIG. 2

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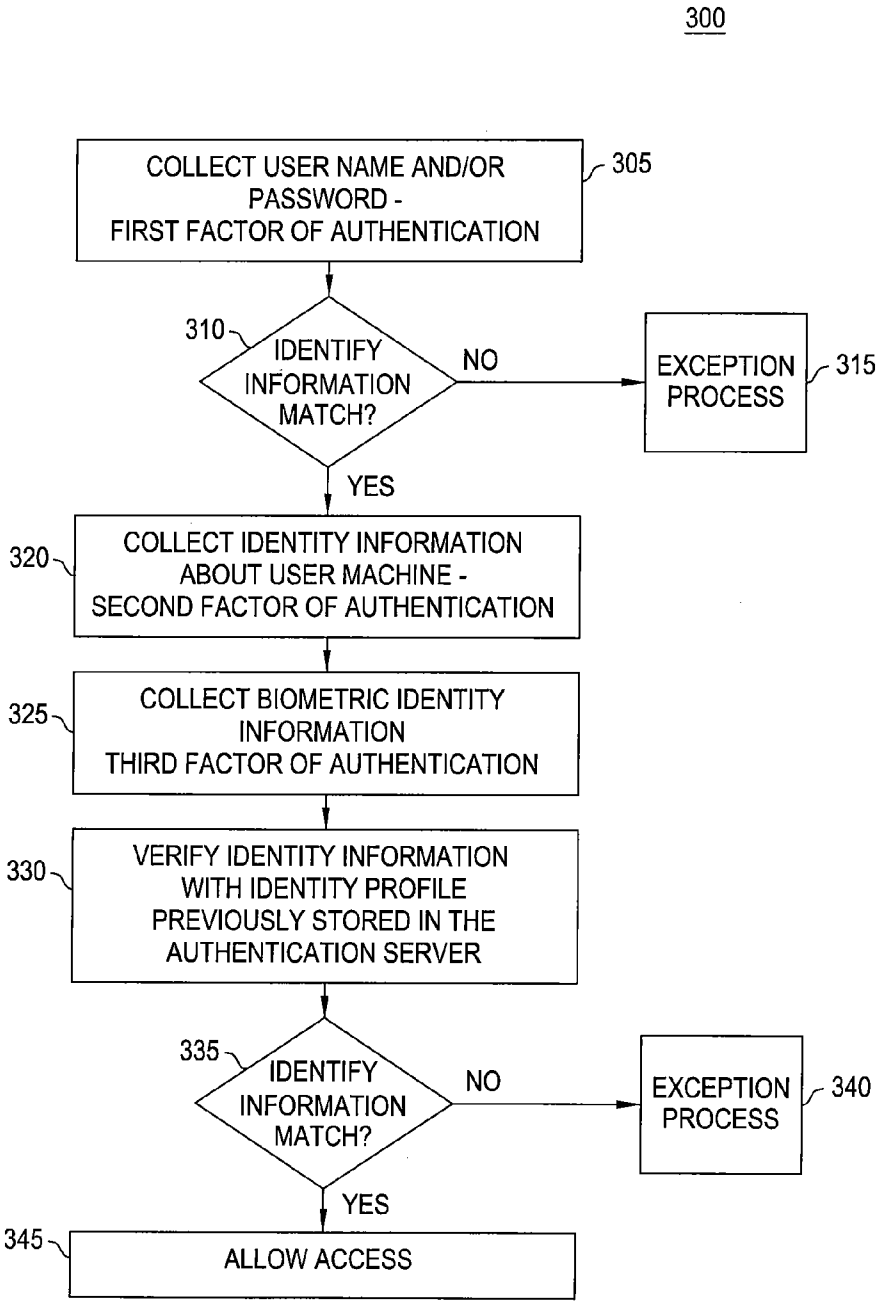

FIG. 3

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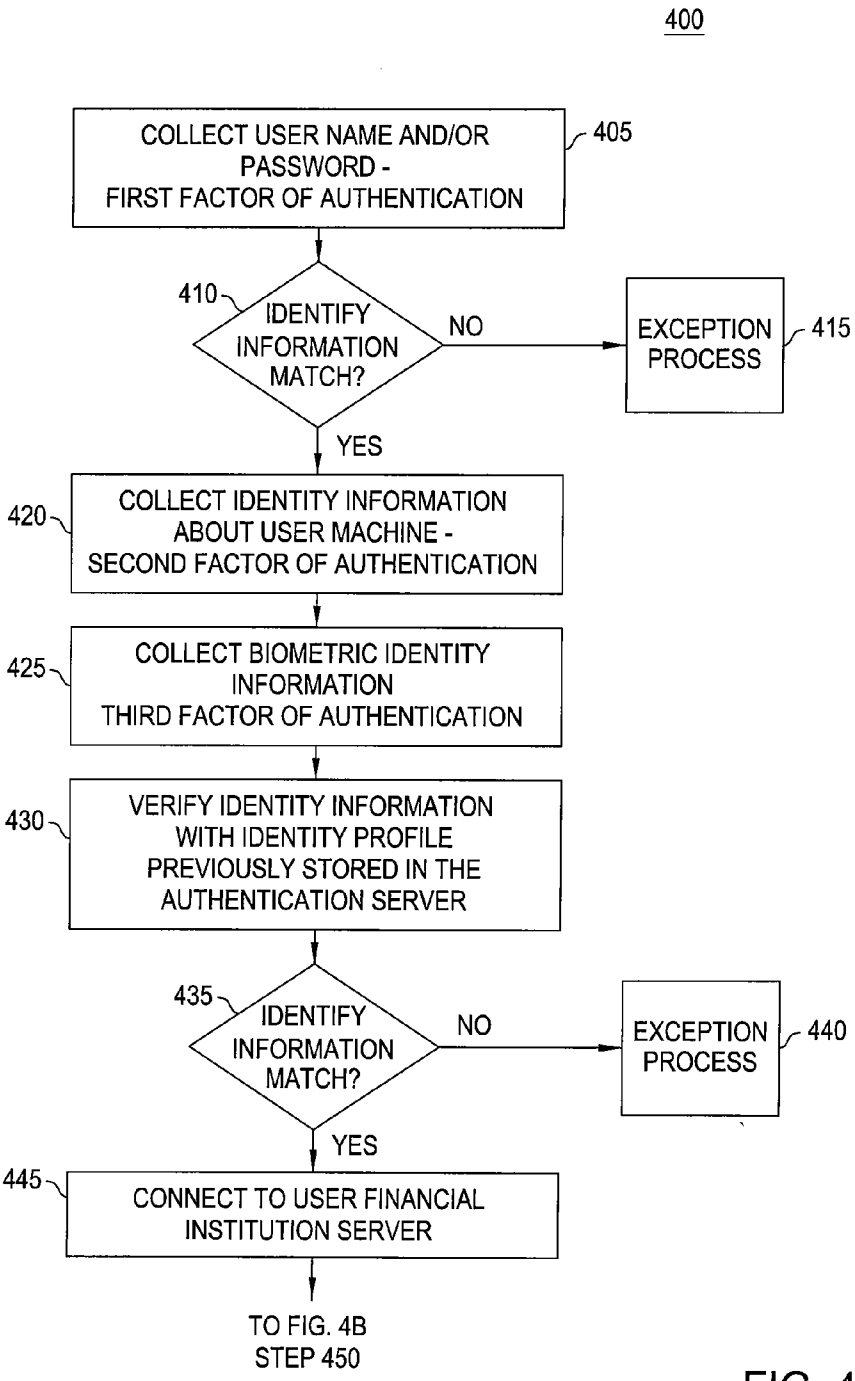

FIG. 4A

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