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Arent [45] Date of Patent: Jan. 25, 2000

[11]

[54] METHOD AND APPARATUS FOR AUTHENTICATING ON-LINE TRANSACTION DATA

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[73] Assignee: Sun Micorsystems, Inc., Palo Alto,

Calif.

[21] Appl. No.: 08/885,055

[22] Filed: Jun. 30, 1997

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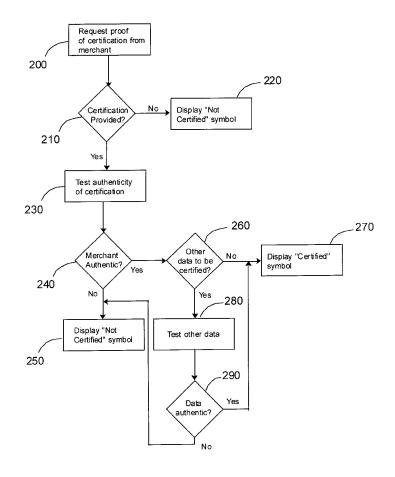
Primary Examiner—Allen R. MacDonald Assistant Examiner—Penny Caudle

Attorney, Agent, or Firm—Hecker & Harriman [57] ABSTRACT

Patent Number:

The present invention comprises a method and apparatus for authenticating data related to on-line transactions. The invention utilizes a user-customized certification indicator that informs a user as to the success or failure of one or more authentication and/or security protocols implemented on a user communications access device such as a personal computer, a personal digital assistant ("PDA"), an enhanced function telephone, etc. In one or more embodiments, one of the components of the indicator is user defined, and locally stored, reducing the likelihood of interception and counterfeiting. In one or more embodiments, the indicator components include a centrally provided graphic element and a user defined text overlay. When a user initiates an electronic transaction, a background validation process is initiated that implements procedures for determining the authenticity of data related to the transaction, such as the identity of a transaction party. If the validation process determines that the data is authentic, the validation process displays a certification indicator comprising the graphic overlaid with the user defined text-string. In another embodiment, the certification indicator includes one or more multi-media components, such as, for example, an audio component.

8 Claims, 10 Drawing Sheets





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lf	you can't trust Hones	t Joe, who can y	ou trust?
This	Month's UNBELIEV	/ABLE Special	s:120
125	250 Mhz Famous Make Col Hard Drive, Monitor, Printer, HONEST JOE'S UNBI	\$2000 of software:	
	Do it in Laser Color! Famou 16 MILLION colors; 25 page		Printer,
130	Elsewhere \$5000, HONEST JOE'S UNBE	LIEVABLE PRICE: \$	699.00!
	To order, just dick the box fill in your name address a click the "Buy!" button, and will be on its way!	nd credit card number	; and /
Name:	4.11		
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City, State Zip:			((BUY!))
Credit Card			
Expiration			
		140	150

FIG. 1

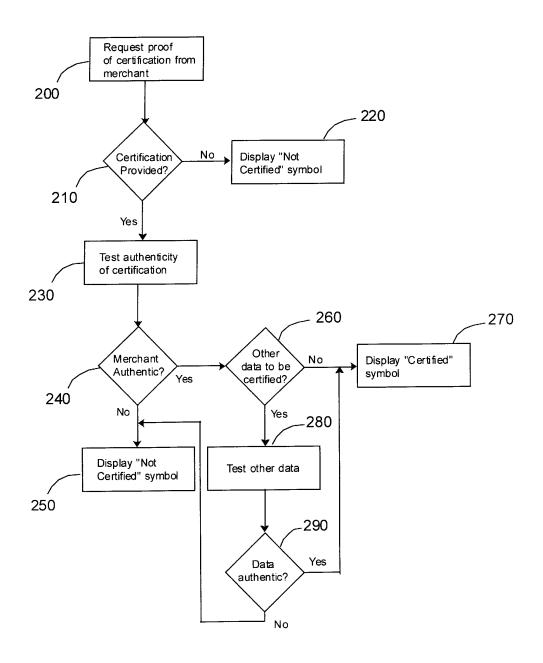


FIG. 2

	HONEST JOE'S COMPUTERS If you can't trust Honest Joe, who can you trust?				
	This Month's UNBELIEVABLE Specials:				
	250 Mhz Famous Make Computer, 32 MB Ram, 5GB Hard Drive, Monitor, Printer, \$2000 of software: HONEST JOE'S UNBELIEVABLE PRICE: \$499.00!				
	Do it in Laser Color! Famous Make Color Laser Printer, 16 MILLION colors; 25 pages per minute:				
300	WARNING! This site is Not Certified! To order, just click the box next to the item you want, fill in your name address and credit card number, and click the "Buy!" button, and your new computer product will be on its way!				
	Name: Street: City, State Zip: Credit Card Expiration				
100					

FIG. 3

		NEST JOE'S COMPUTERS you can't trust Honest Joe, who can you trust?			
	This Month's UNBELIEVABLE Specials:				
		250 Mhz Famous Make Computer, 32 MB Ram, 5GB Hard Drive, Monitor, Printer, \$2000 of software: HONEST JOE'S UNBELIEVABLE PRICE: \$499.00!			
400		Do it in Laser Color! Famous Make Color Laser Printer, 16 MILLION colors; 25 pages per minute:			
	digitally Certified web site	Elsewhere \$5000, HONEST JOE'S UNBELIEVABLE PRICE: \$699.00!			
	web site	To order, just click the box next to the item you want, fill in your name address and credit card number, and click the "Buy!" button, and your new computer product will be on its way!			
	Name:				
	Street:				
	City, State Zip:	((BUY!))			
	Credit Card				
	Expiration				
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FIG. 4

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