

METHOD OF USING PERSONAL DEVICE WITH INTERNAL BIOMETRIC
IN CONDUCTING TRANSACTIONS OVER A NETWORK

BACKGROUND OF THE INVENTION

5 1. Field Of The Invention

The present invention relates to a method and system for authorizing a transaction between two parties over a network and, more particularly, to authorizing a transaction over the network when an authorization code has been received by an authorizing entity, the authorization code being produced by a fingerprint identification device in response to comparing a fingerprint of one of the parties to a stored fingerprint in the device.

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2. Related Art

As the use of networks, for example the Internet, become more prevalent, an ever expanding quantum of electronic commerce will be conducted between users over these networks. Typically, a consumer of goods and/or services electronically connects to a provider of goods and/or services over a network, for example, by way of a website. Using known website browser software, the consumer may review and select goods or services and request that such goods or services be delivered to a specified address.

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The provider of goods or services, of course, expects to be paid for any goods or services requested by the consumer. Typically, this is accomplished by asking the consumer to enter his or her credit card number and expiration date. Sometime thereafter, and most likely after the consumer has disconnected from the provider's website, the provider telephones an authorizing entity (e.g., the originator or managing entity) of the credit card and requests authorization to complete the transaction. In particular, the provider of goods and/or services transmits the credit card number, expiration date, consumer name, and purchase amount to the authorizing entity and awaits authorization. The authorizing entity accesses the consumer's credit card account and verifies that the consumer is in good standing and that the purchase amount will not cause the consumer's credit balance to exceed his or her credit limit. If the authorizing entity's review of the consumer's credit account is favorable, then authorization is transmitted to the provider of goods and/or services to complete the transaction with the consumer.

As the provider of goods and/or services never actually sees the consumer and cannot assess the consumer in terms of whether or not the consumer is attempting to fraudulently utilize the credit card, both the provider of goods and/or services and the

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authorized consumer's personal computer. Thus, any user
of the authorized consumer's personal computer who
obtains the password (if employed) may access the
website and incur charges without the knowledge of the
5 authorized consumer.

Accordingly, there is a need in the art for a
new method and system for facilitating and authorizing
transactions between parties over a network which
provides all parties to the transaction with confidence
10 that the initiator of the transaction is authorized to
enter into the transaction.

SUMMARY OF THE INVENTION

In order to overcome the disadvantages of the
15 prior art, the present invention provides a method of
conducting a commercial transaction between a customer
and a provider of goods or services over a network. The
method includes the steps of:

20 providing the customer with a fingerprint
identification device which produces an
authentication code when a fingerprint of the
customer matches a stored fingerprint within the
fingerprint identification device;

25 maintaining an electronic site on the network
over which the customer may request goods or
services from the provider of goods or services;

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requesting that the customer provide authentication by activating the fingerprint identification device;

5 receiving at least the authentication code and a account number of the customer at the provider of goods or services over the network from the fingerprint identification device;

10 transmitting the authentication code and the account number from the provider of goods or services to a managing entity of the account over the network in encrypted form, and requesting authorization to complete the transaction; and

completing the transaction if the managing entity of the account provides the authorization.

15 Preferably, the stored fingerprint is in an encrypted format and at least one of the authentication code and account number are received over the network in an encrypted form.

20 The method of the present invention also contemplates permitting the customer to access the account. The steps according to this aspect of the invention include: establishing an electronic connection over the network between the customer and a managing entity of the account; requesting that the user provide authentication to the managing entity of
25 the account by activating the fingerprint identification device; receiving at least the

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