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(54) **TWO-LEVEL AUTHENTICATION FOR SECURE TRANSACTIONS**
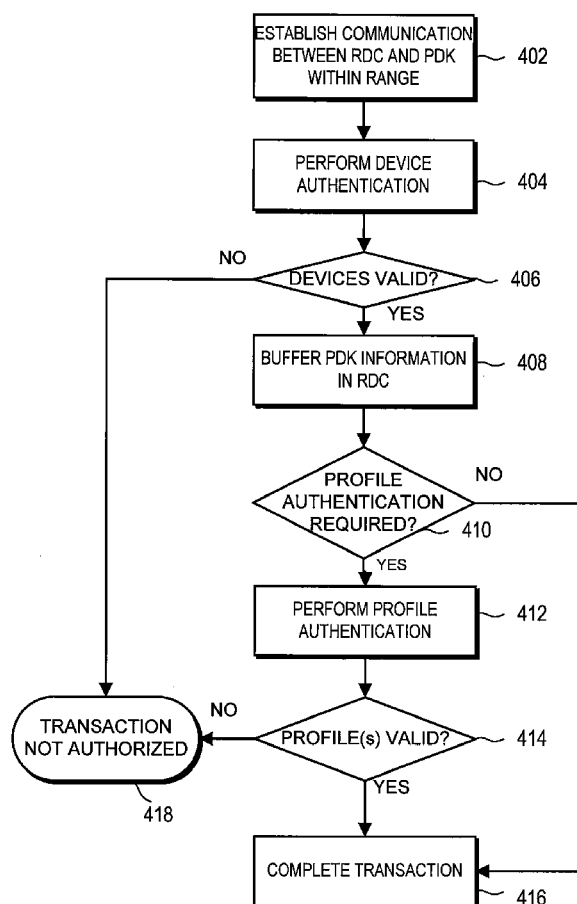
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(60) Provisional application No. 60/798,172, filed on May 5, 2006. Provisional application No. 60/798,843, filed on May 8, 2006. Provisional application No.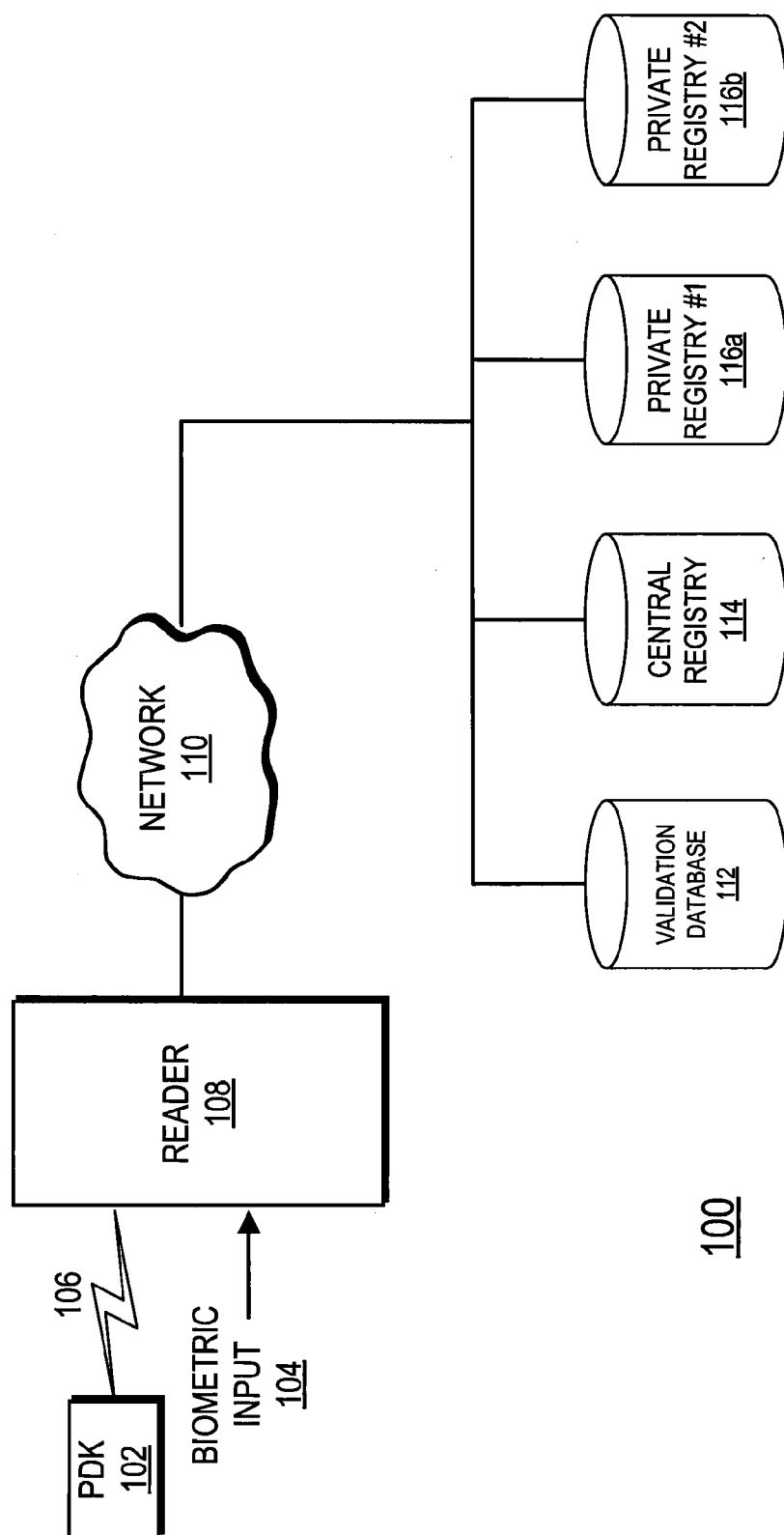 60/838, 788, filed on Aug. 17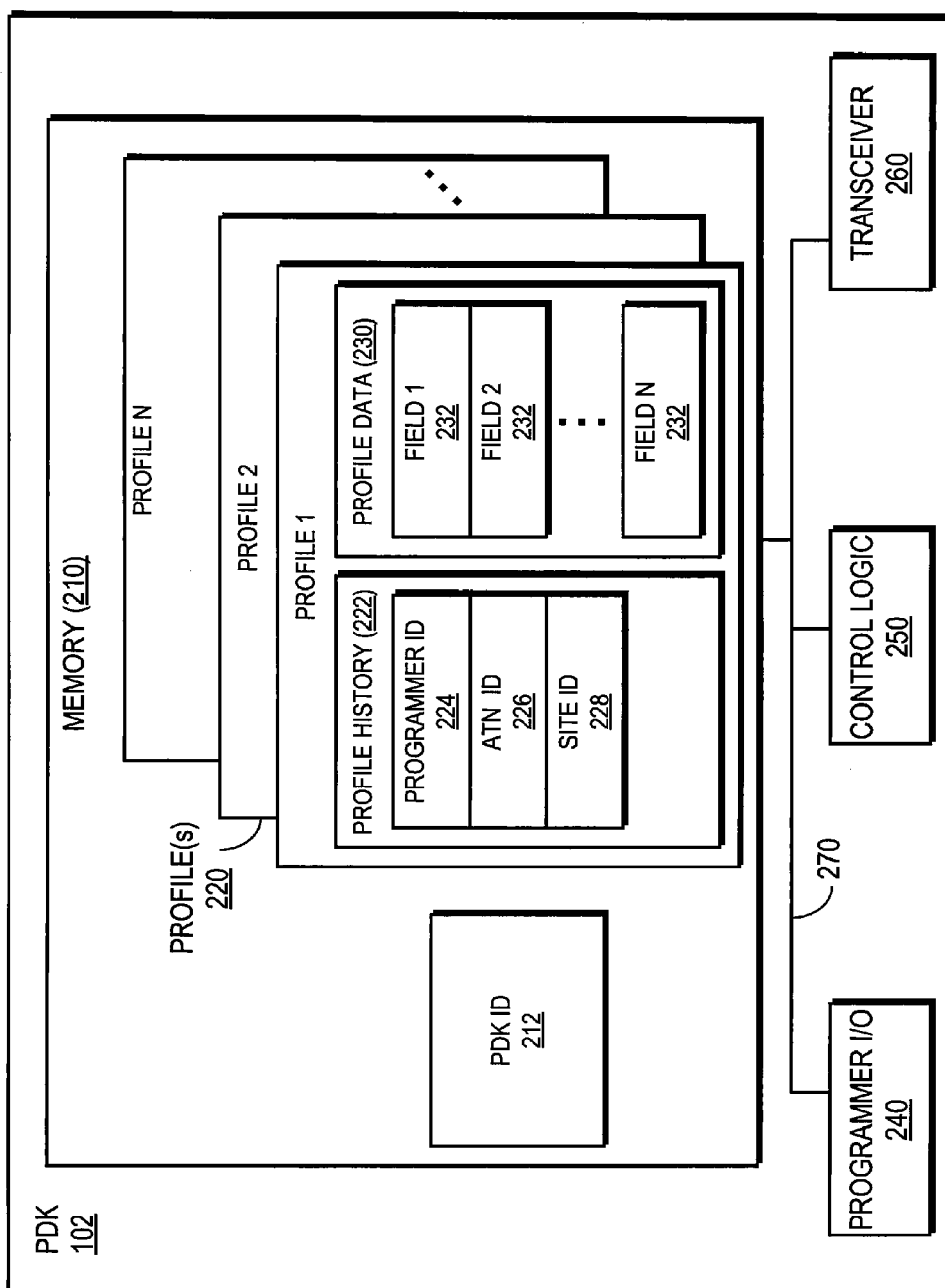, 2006. Provisional application No. 60/824,758, filed on Sep. 6, 2006. Provisional application No. 60/894,608, filed on Mar. 13, 2007.

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(52) **U.S. Cl.** **713/186**

(57) **ABSTRACT**

A system and method provide efficient, secure, and highly reliable authentication for transaction processing and/or access control applications. A Personal Digital Key stores one or more profiles (e.g., a biometric profile) in a tamper-proof memory that is acquired in a secure trusted process. Biometric profiles comprise a representation of physical or behavioral characteristics that are uniquely associated with an individual that owns and carries the PDK. The PDK wirelessly transmits the biometric profile over a secure wireless transaction to a Reader for use in a biometric authentication process. The Reader compares the received biometric profile to a biometric input acquired at the point of transaction in order to determine if the transaction should be authorized.

FIG. 1

FIG. 2

FIG. 3

FIG. 4

DOCKET ALARM
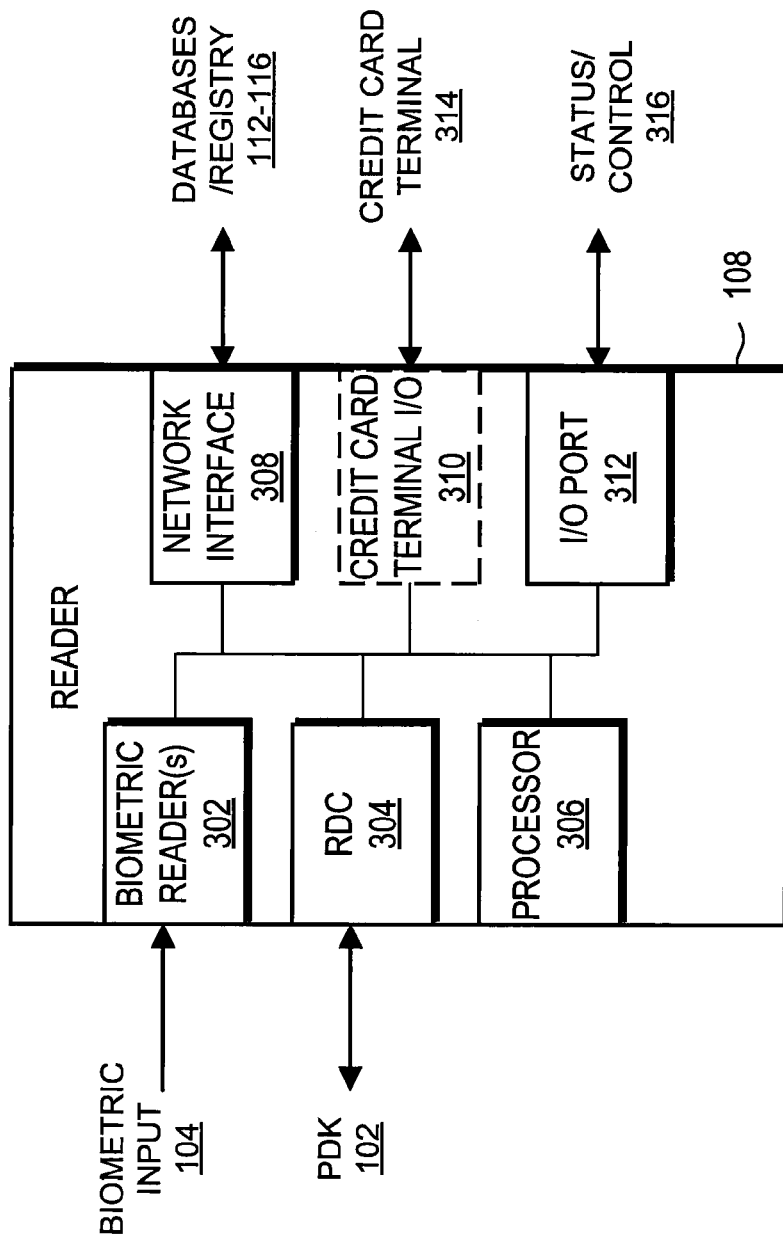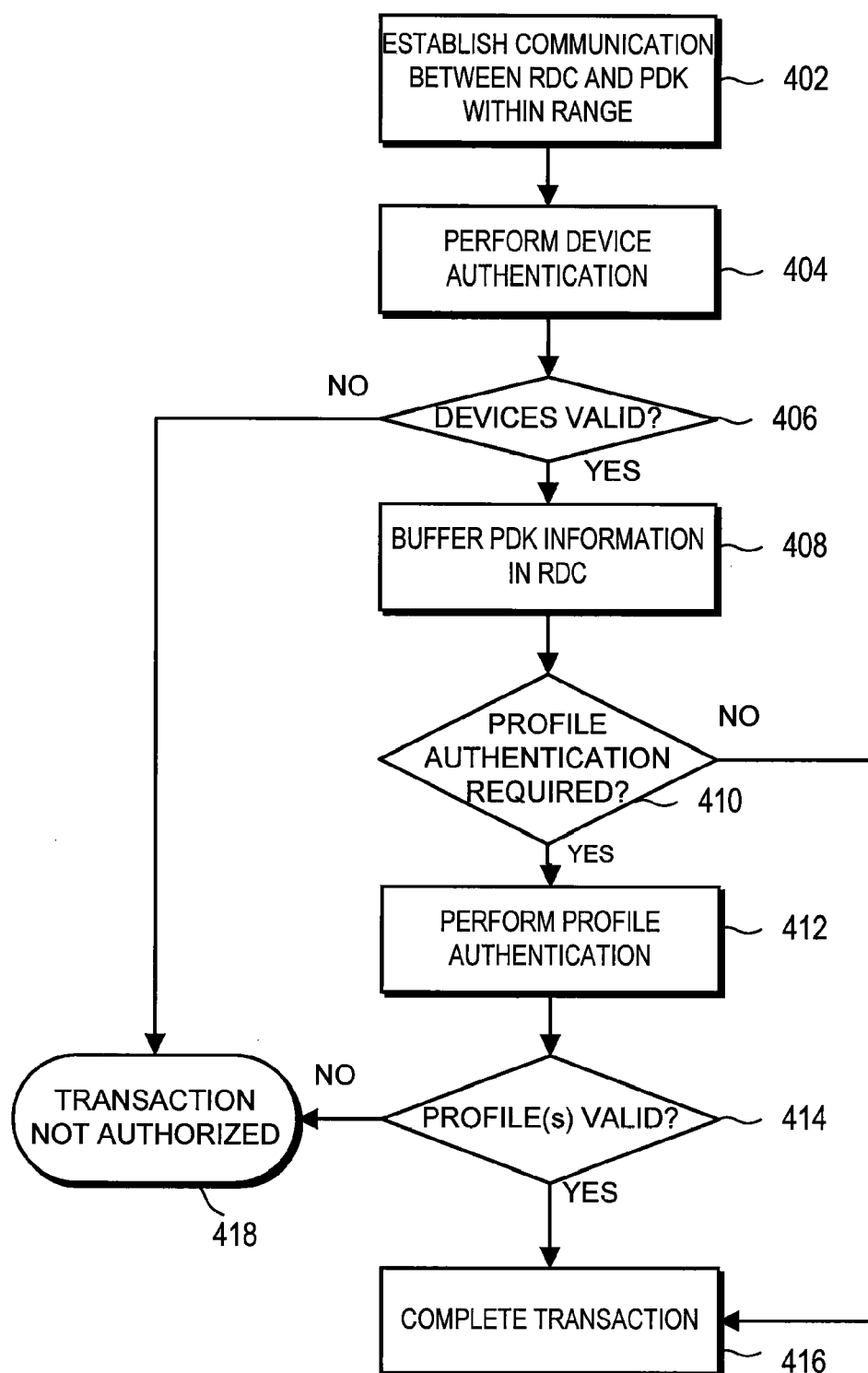
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