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#### (54) TWO-LEVEL AUTHENTICATION FOR SECURE TRANSACTIONS

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#### Related U.S. Application Data

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- 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.

#### **Publication Classification**

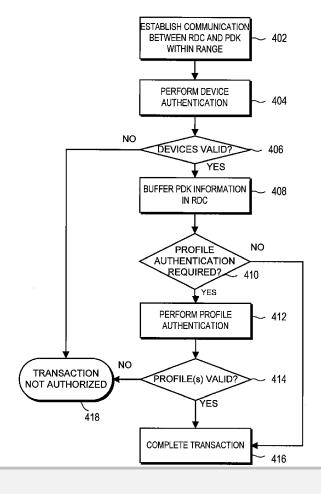
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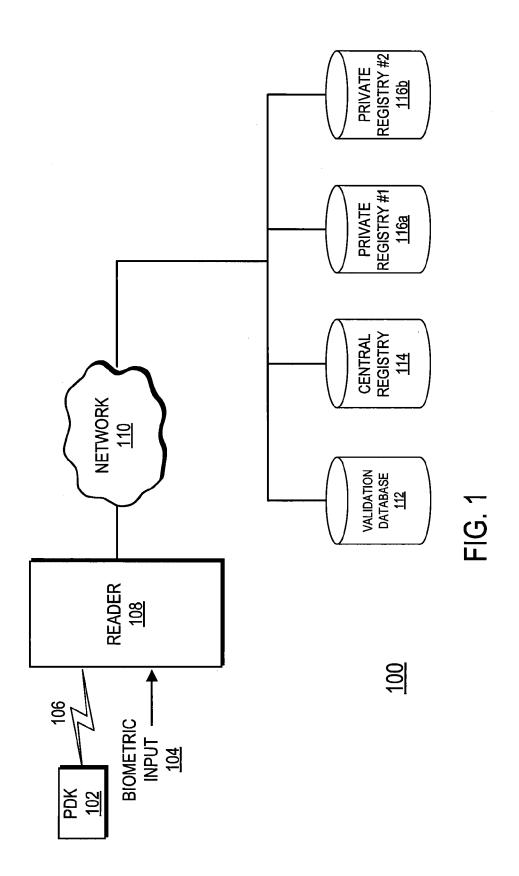
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#### (57)ABSTRACT

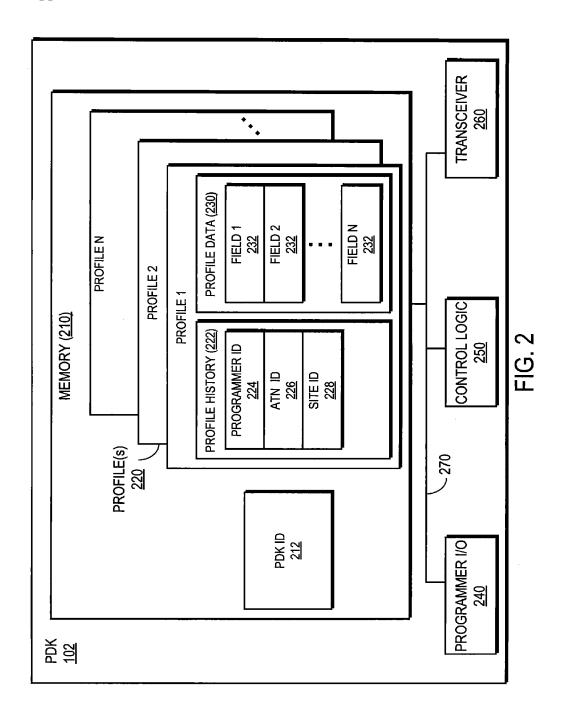
A system and method provide efficient, secure, and highly reliable authentication for transaction processing and/or access control applications. A Personal Digital Key stores one or more profiles (e.g., a biometric profile) in a tamperproof memory that is acquired in a secure trusted process. Biometric 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.

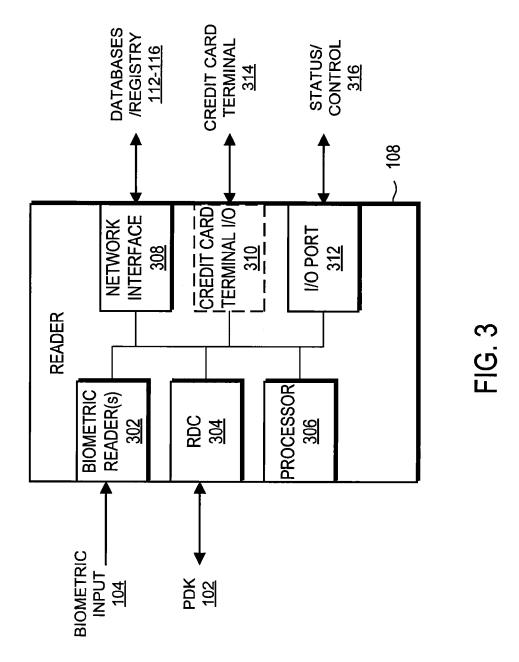














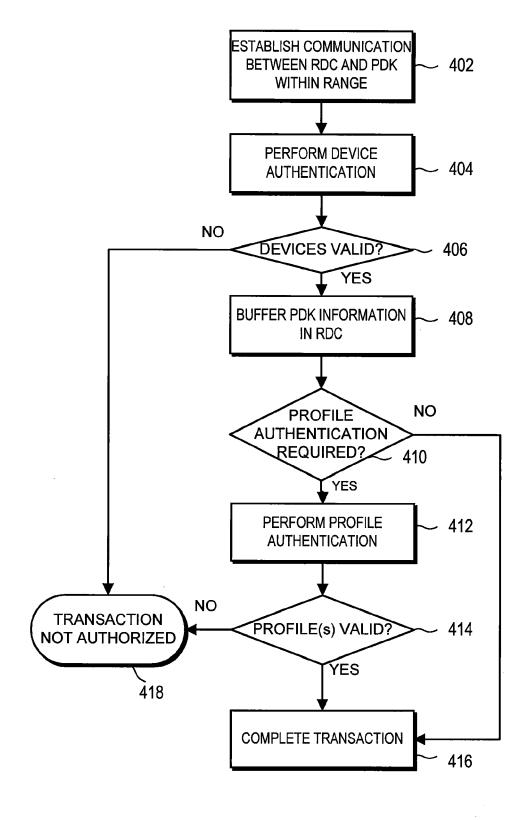


FIG. 4



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