



(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2001/0049785 A1**

Kawan et al.

(43) **Pub. Date: Dec. 6, 2001**

(54) **SYSTEM AND METHOD FOR USER AUTHENTICATION**

Related U.S. Application Data

(63) Non-provisional of provisional application No. 60/178,175, filed on Jan. 26, 2000.

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Publication Classification

(51) **Int. Cl.⁷** **H04L 9/32**
(52) **U.S. Cl.** **713/156; 713/186**

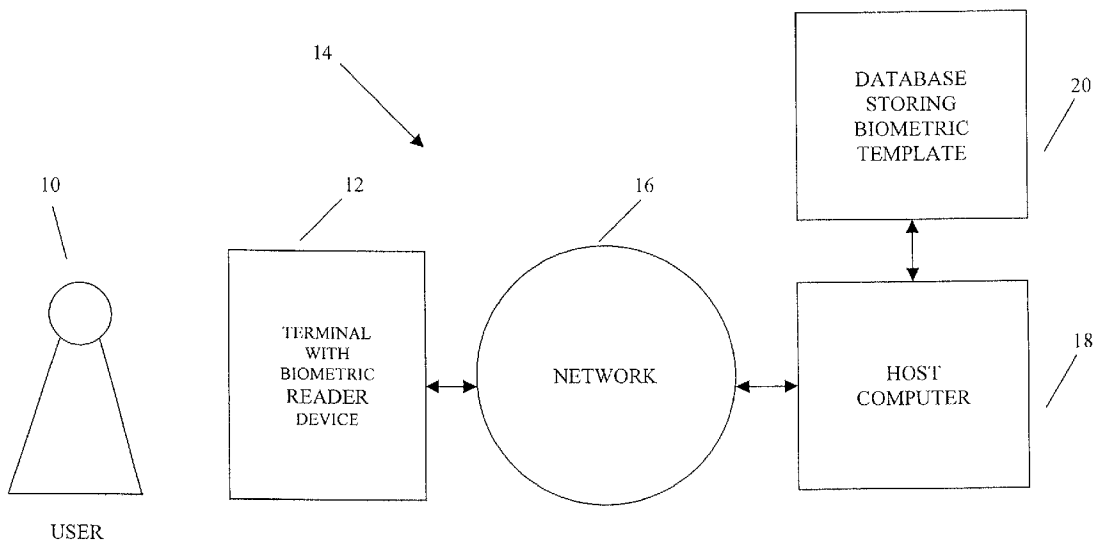
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(57) **ABSTRACT**

A method and system for authenticating the identity of a user by an authority makes use of presenting biometric data for the user in a predetermined shared secret sequence. The method and system can be augmented by requesting an additional shared secret, such as a PIN or additional credentials, to establish multiple layers of authentication. Varying the layers of authentication results in greater or lesser security, and the accuracy for any given layer can be relaxed without compromising the integrity of the entire method.

(21) Appl. No.: **09/769,844**

(22) Filed: **Jan. 25, 2001**



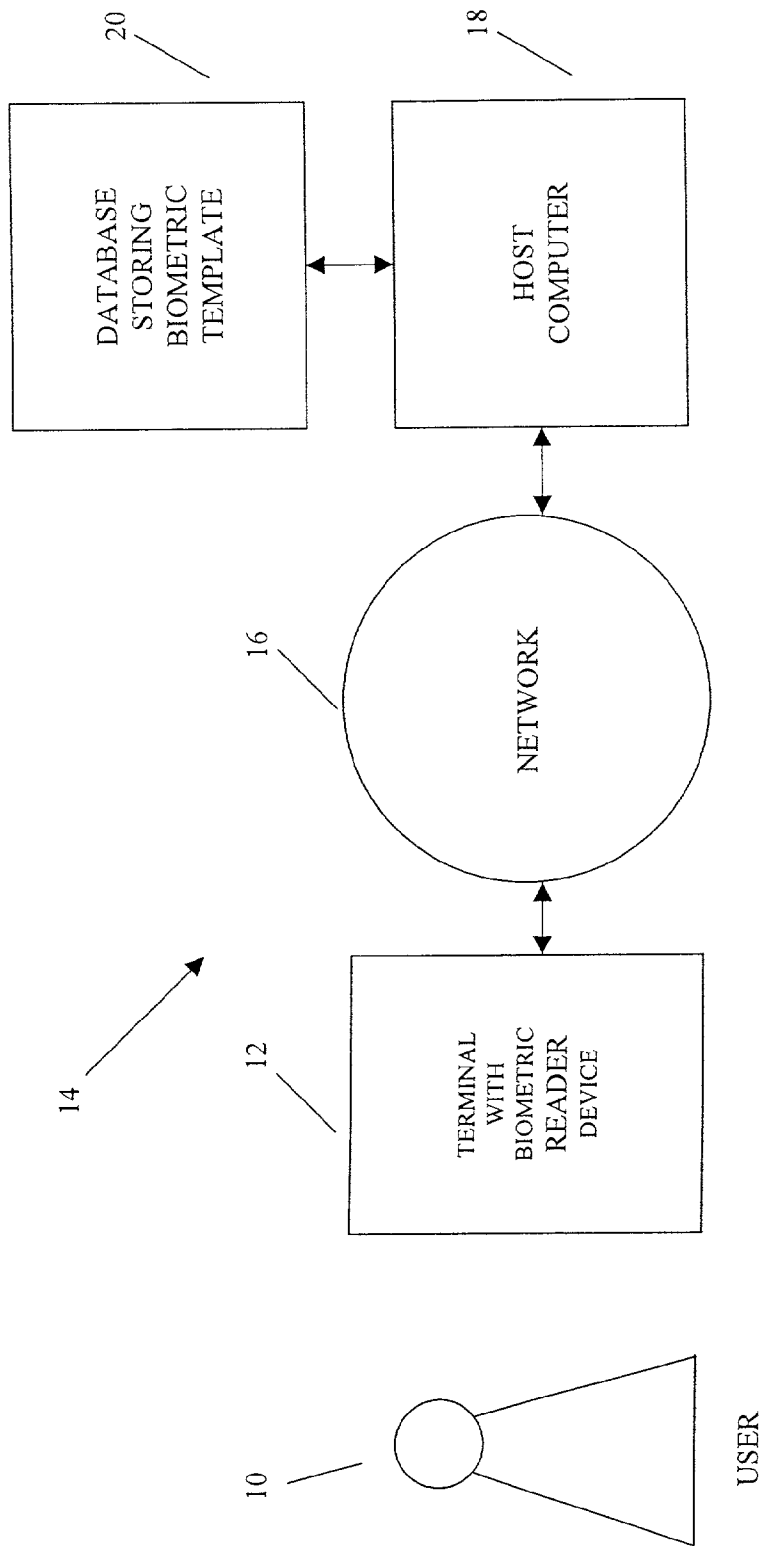


FIG. 1

| USER IS OR HAS | USER KNOWS |
|----------------|----------------|
| CREDENTIALS | SHARED SECRETS |
| BIOMETRIC | PIN |
| FINGERPRINT | SEQUENCE |
| VOICE | |
| FACE | |
| IRIS | |
| DOCUMENTATION | |
| PAPER | |
| DIGITAL | |

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FIG. 2

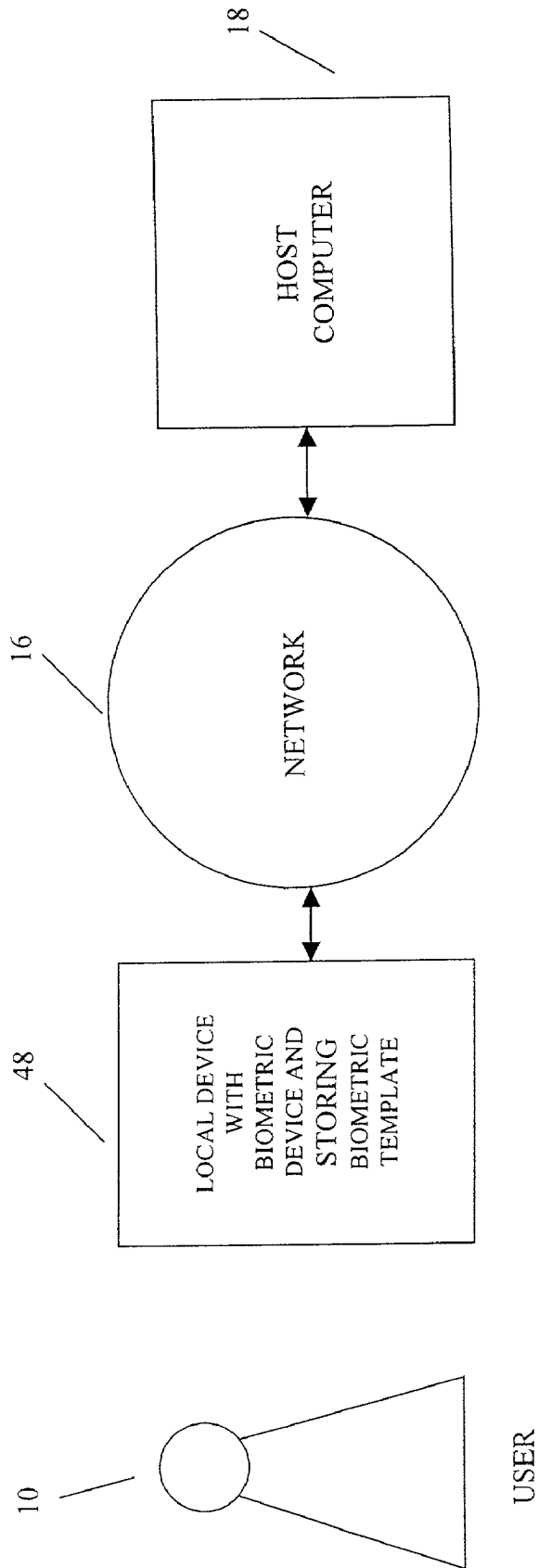


FIG. 3

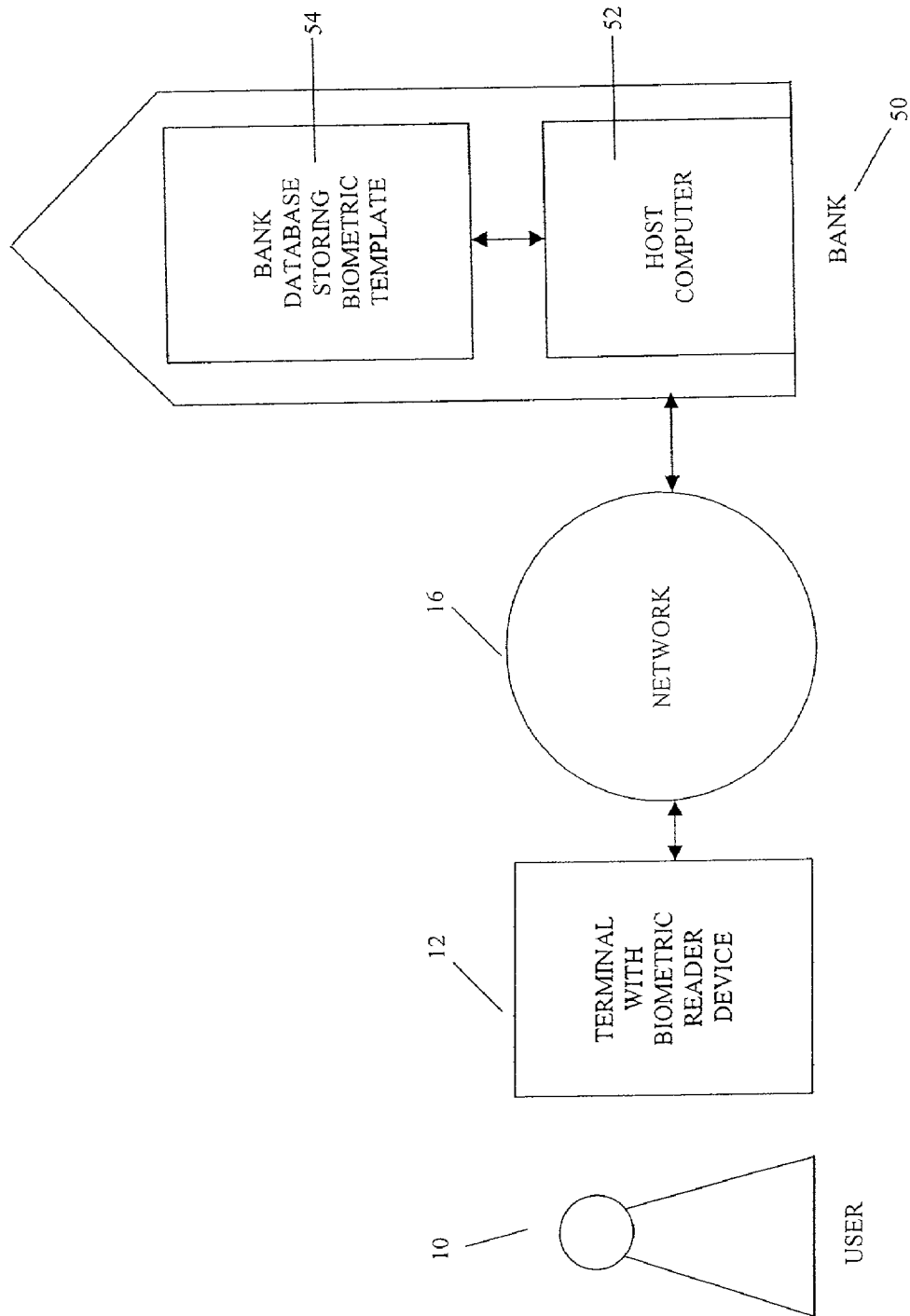


FIG. 4

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