EXHIBIT 9



(19) United States

(12) Patent Application Publication (10) Pub. No.: US 2003/0101348 A1 Russo et al.

May 29, 2003 (43) Pub. Date:

(54) METHOD AND SYSTEM FOR DETERMINING CONFIDENCE IN A DIGITAL TRANSACTION

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10/194,959 (21) Appl. No.:

(22) Filed: Jul. 12, 2002

Related U.S. Application Data

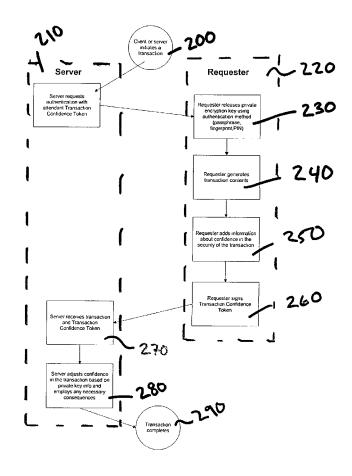
- Continuation-in-part of application No. 10/099,554, filed on Mar. 13, 2002. Continuation-in-part of application No. 10/099,558, filed on Mar. 13, 2002.
- (60) Provisional application No. 60/305,120, filed on Jul. 12, 2001.

Publication Classification

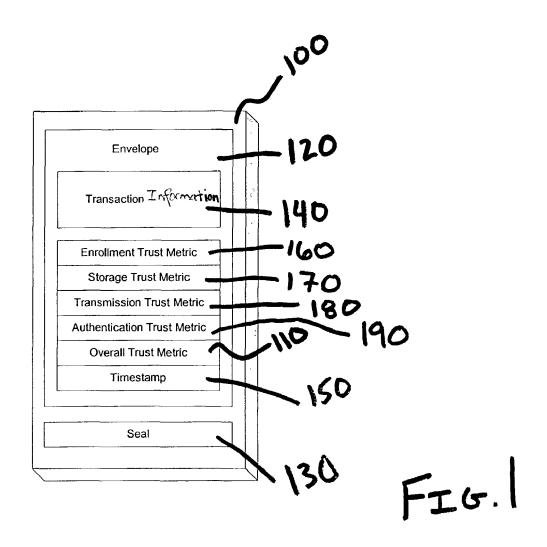
(51) **Int. Cl.**⁷ **H04K** 1/00; H04L 9/00

ABSTRACT (57)

The present invention provides systems and methods utilizing tokens to assign or mitigate risk. A software token is provided that associates a secret—such as a private key or password—with risk factors involved in protecting that secret from illicit access. The token may include an indication or calculation of the "overall risk of compromise" (OROC), generally represented as an overall trust metric, associated with the secret. This token can then be used to inform system operators or third parties of the confidence of a given system transaction that depends on the secret. A third party can then take whatever actions it deems appropriate according to the estimated risk. For example, in one embodiment of the present invention, the risk factor is used to deny a transaction if the risk is deemed to great-that is if the risk factor is greater than a predetermined (or sufficient) value.







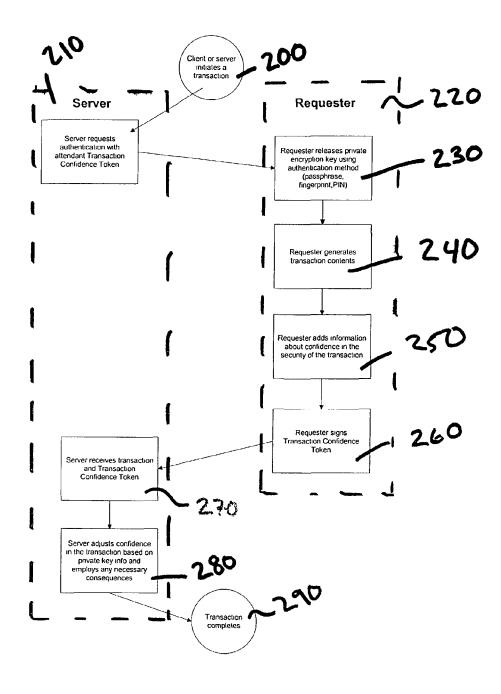
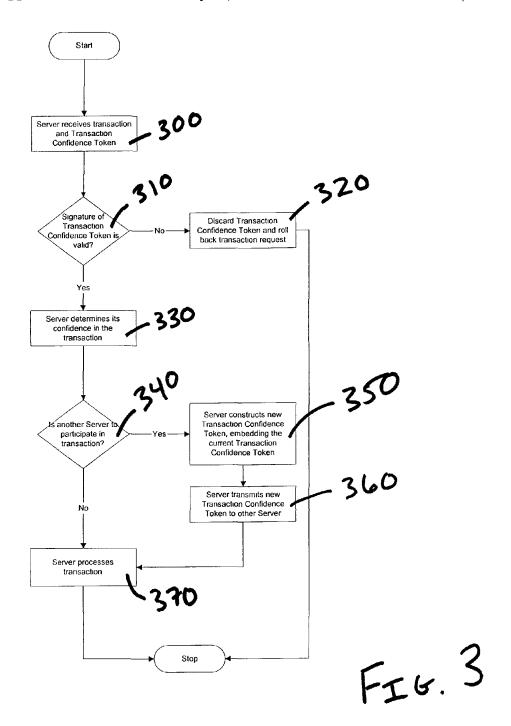


FIG. 2



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