

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
22 May 2008 (22.05.2008)

PCT

(10) International Publication Number
WO 2008/060725 A2

(51) International Patent Classification:
H04K 1/00 (2006.01)

(21) International Application Number:

PCT/US2007/074327

(22) International Filing Date: 25 July 2007 (25.07.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

11/532,580	18 September 2006 (18.09.2006)	US
06256440.6	19 December 2006 (19.12.2006)	US
0625304.1	19 December 2006 (19.12.2006)	US

(81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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Published:

— *without international search report and to be republished upon receipt of that report*

(54) Title: SECURE UNIVERSAL TRANSACTION SYSTEM

(57) Abstract: A secure universal transaction system includes an operations and resource component, at least one communication device for enabling user interaction with the operations and resource component, and a secure token associated with each user of the system. The operations and resource component includes a first biometric security component, a second security component, and a communication component for enabling secure communication between the operations and resource component and at least one network. Each communication device includes a wired or wireless token interface, a biometric reader for enabling a user to input a biometric reading, a wired or wireless communication component for enabling communication between the communication device and the operations and resource component, a user input device, and an output device. Each secure token includes a token security component for generating a security code and a data storage component for storing user data. User access to the operations and resource component is permitted only when the secure token is interfaced with the token interface of the communication device, the biometric reading entered by the user matches a biometric reading associated with the secure token in the biometric security component of the operations and resource component, and the security code generated by the token security component matches a corresponding security code associated with the secure token in the second security component of the operations and resource component.



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