



- (51) **International Patent Classification:**
H04L 9/32 (2006.01)
- (21) **International Application Number:**
PCT/IB2013/000634
- (22) **International Filing Date:**
8 April 2013 (08.04.2013)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
13/442,019 9 April 2012 (09.04.2012) US
- (71) **Applicant:** MEDIUM ACCESS SYSTEMS PRIVATE LTD. [SG/SG]; 16 Kallang PI #03-08, Singapore 339156 (SG).
- (72) **Inventors:** YANG LIT FANG, Benjamin; BLK 112, Whampoa Road #09-85, Singapore, SG 321112 (SG). TRINIDAD, Ryan Nacion; Blk-1 Lot-1 1 Roga Subdivision, Magsaysay St Ext, Kasambagan, Cebu City, Cebu, Philippines 6000 (PH).
- (81) **Designated States** (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY,

BZ, CA, CH, CL, 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, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, 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, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

- with international search report (Art. 21(3))
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))

(54) **Title:** METHOD AND SYSTEM USING A CYBER ID TO PROVIDE SECURE TRANSACTIONS

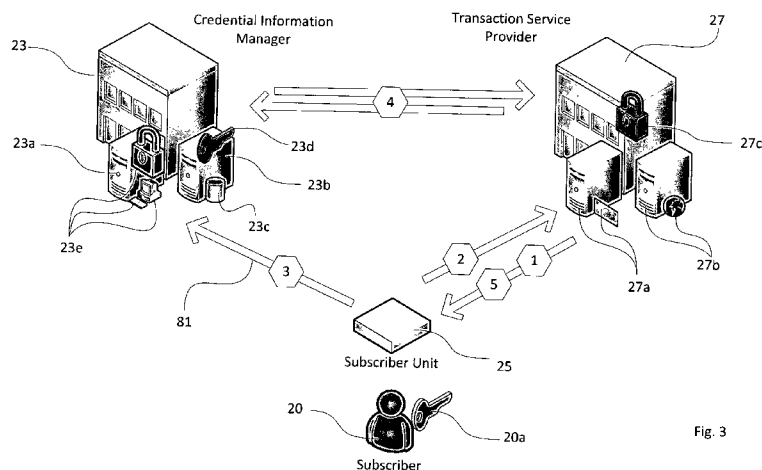


Fig. 3

(57) **Abstract:** A method and system for securing a transaction by a user involving a subscriber unit ("SU") (having a processor, a memory, and a display and configured to accept user input), a credential information manager ("CIM") (having a processor and a memory), and a transaction service provider ("TSP") (having a processor and a memory). A cyber identifier ("CyberID"), a subscriber identifier ("SubscriberID"), and subscriber information, each associated with the user, is stored in the CIM memory. A request for a transaction is sent from the SU to the TSP, which creates a transaction identifier ("TID"), stores the TID in the TSP memory and transmits the TID to the SU. The SU transmits an authentication request along with the TID and a SubscriberID to the CIM. The CIM authenticates the received SubscriberID with the SubscriberID in its memory, and transmits verification request along with the TID received from the SU to the TSP. The TSP verifies the received TID with the TID in its memory and reports the result of the verification to the CIM. The CIM transmits the CyberID and the subscriber information to the TSP, and transmits a transaction authorization to the SU.