

WHAT IS CLAIMED IS:

1 1. A method comprising:
2 receiving, by a communication device, a link from a remote server
3 computer via a communications application, the link indicating a host application
4 running on the communication device and one of a page, segment or subroutine of the
5 host application, the link comprising a one-time passcode as a value of a query;
6 receiving, by the communication device, an instruction to activate the link;
7 upon activation of the link, navigating, by the communication device, to the
8 page, segment, or subroutine of the host application and providing the one-time
9 passcode to the host application as a value of the query;
10 determining, by the host application running on the communication device,
11 a the one-time passcode based on the link;
12 transmitting, by the communication device, the one-time passcode to the
13 remote server computer via a the host application running on the communication
14 device; and
15 receiving, by the communication device, an authentication message from
16 the remote server computer.

1 2. The method of claim 1, wherein the authentication message
2 comprises an authentication cookie enabling the communication device to access a
3 resource associated with the remote server computer.

1 3. The method of claim 1, wherein receiving instructions to activate
2 the link comprises a user selecting the link via an input device operatively coupled to the
3 communication device.

1 4. The method of claim 1, wherein the authentication message is for a
2 transaction, and wherein the only form of authentication for the transaction is through
3 the use of the authentication message.

1 5. The method of claim 1, further comprising, before receiving the link:
2 transmitting, by the communication device, a credential to the remote server computer.

1 6. The method of claim 5, wherein the credential comprises a
2 username and password.

1 7. The method of claim 5, further comprising, before receiving the link
2 and after transmitting the credential:

3 receiving, by the communication device, a link confirmation message from
4 the remote server computer; and

5 transmitting, by the communication device, a link confirmation response to
6 the remote server computer, wherein the link confirmation response comprises an
7 electronic address and a link format, wherein the electronic address is an email address
8 or telephone number.

1 8. A communication device comprising:

2 a processor; and

3 a non-transitory computer readable medium coupled to the processor, the
4 non-transitory computer readable medium comprising code executable by the processor
5 for performing a method comprising:

6 receiving a link from a remote server computer via a
7 communications application, the link indicating a host application running on the
8 communication device and one of a page, segment or subroutine of the host
9 application, the link comprising a one-time passcode as a value of a query;

10 receiving an instruction to activate the link;
11 upon activation of the link, navigating, by the communication
12 device, to the page, segment, or subroutine of the host application and providing
13 the one-time passcode to the host application as a value of the query;

14 determining, by the host application running on the communication
15 device a the one-time passcode based on the link;

16 transmitting the one-time passcode to the remote server computer
17 via ~~a the~~ host application running on the communication device; and

18 receiving an authentication message from the remote server
19 computer.

1 9. The communication device of claim 8, wherein the authentication
2 message comprises an authentication cookie enabling the communication device to
3 access a resource associated with the remote server computer.

1 10. The communication device of claim 8, wherein receiving
2 instructions to activate the link comprises a user selecting the link via an input device
3 operatively coupled to the communication device.

1 11. The communication device of claim 8, wherein the authentication
2 message is for a transaction, and. ~~And~~ wherein the only form of authentication for the
3 transaction is through the use of the authentication message.

1 12. The communication device of claim 8, wherein the method further
2 comprises:

3 transmitting a credential to the remote server computer;

4 receiving a link confirmation message from the remote server computer;

5 and

6 transmitting a link confirmation response to the remote server computer,

7 wherein the link confirmation response comprises an electronic address, wherein the

8 electronic address is an email address or telephone number.

1 13. The communication device of claim 12, wherein receiving the link
2 comprises receiving the link via a communications application associated with the
3 electronic address, wherein activating the link comprises operating a the host
4 application associated with the link, and wherein determining a the one-time passcode
5 based on the link comprises parsing the link using the host application.

1 14. The communication device of claim 12, wherein the credential
2 comprises a username and password.

1 ~~15. — A method comprising:~~

2 ~~generating, by a remote server computer, a one-time passcode;~~

3 ~~storing, by the remote server computer, the one-time passcode or a~~
4 ~~derivative of the one-time passcode as a stored one-time passcode.~~

5 ~~generating, by the remote server computer, a link based on the one-time~~
6 ~~passcode or the derivative;~~

7 ~~transmitting, by the remote server computer, the link to a communications~~
8 ~~application associated with a communication device, wherein the communication device~~
9 ~~determines the one-time passcode using the link;~~

10 receiving, by the remote server computer, the one-time passcode from the
11 communication device;

12 verifying, by the remote server computer, that the one-time passcode
13 received from the communication device or a derivative of the one-time passcode
14 received from the communication device matches the stored one-time passcode or a
15 derivative of the stored one-time passcode; and

16 transmitting an authentication message to the communication device.

1 16.—The method of claim 15, wherein the authentication message
2 comprises an authentication cookie enabling the communication device to access a
3 resource associated with the remote server computer.

1 17.—The method of claim 15, further comprising:

2 receiving, by the remote server computer, a credential from the
3 communication device;

4 verifying, by the remote server computer, that the credential matches a
5 corresponding credential in a credential database;

6 transmitting, by the remote server computer, a link confirmation message
7 to the communication device; and

8 receiving a link confirmation response from the communication device,
9 wherein the link confirmation response comprises an electronic address associated with
10 the communication device, wherein the electronic address is an email address or
11 telephone number.

1 18.—The method of claim 17, wherein the one-time passcode or the
2 derivative of the one-time passcode is stored in association with the credential.

1 19.—The method of claim 17, wherein the link confirmation response
2 additionally comprises a link format, wherein the link is generated based on the link
3 format and the one-time passcode.

1 20.—The method of claim 19, wherein the link format corresponds to one
2 or more communication device characteristics.