

ABSTRACT OF THE DISCLOSURE

A method for authenticating a user performed by an identity server computer is disclosed. The method comprises receiving, by a server, a user device identifier from an access device. The server transmits a challenge to a mobile device operated by a user, and the mobile device signs the challenge. The server receives and verifies the signed challenge and then provides the signed challenge or a portion thereof to an access device, which processes the transaction with the signed challenge.

FIG. 2