

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;
4 receiving, by the communication device, an instruction to activate the link;
5 determining, by the communication device, a one-time passcode based on
6 the link;
7 transmitting, by the communication device, the one-time passcode to the
8 remote server computer via a host application running on the communication device;
9 and
10 receiving, by the communication device, an authentication message from
11 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;
8 receiving an instruction to activate the link;
9 determining a one-time passcode based on the link;
10 transmitting the one-time passcode to the remote server computer
11 via a host application running on the communication device; and
12 receiving an authentication message from the remote server
13 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 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 host application
4 associated with the link, and wherein determining a one-time passcode based on the
5 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.