

(43) International Publication Date
10 October 2013 (10.10.2013)(51) International Patent Classification:
G06F 7/04 (2006.01)(21) International Application Number:
PCT/US2013/034227(22) International Filing Date:
28 March 2013 (28.03.2013)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/618,813 1 April 2012 (01.04.2012) US
61/645,252 10 May 2012 (10.05.2012) US

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(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: SECURE AUTHENTICATION IN A MULTI-PARTY SYSTEM

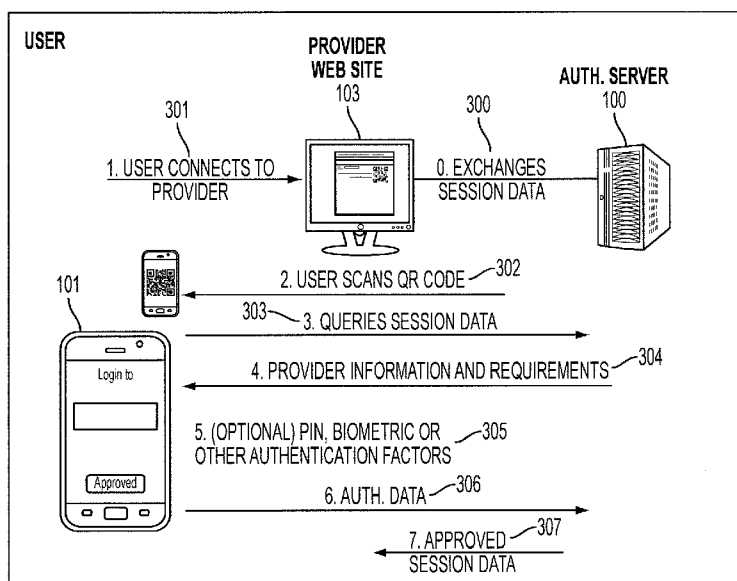


FIG. 3

(57) Abstract: A network user is authenticated to another network entity by using a first program to receive user input validation information, and store a user credential. A second program receives information, such as a random number, from the other entity. The first program receives an input transferring the information to it, transmits the information to the authentication server, and receives an identifier of the other entity, other information, and authentication policy requirements from the authentication server. It then transmits the input validation information corresponding to the received authentication policy requirements to the authentication server, and in response receives a request for a user credential. It signs a message, including the transferred information and the received other information, with the stored user credential, and transmits the signed message to the authentication server to authenticate the user.