

WHAT IS CLAIMED IS:

- 1                   1.     A method comprising:  
2                   receiving, by a directory server computer, an indication from a user that a  
3 resource provider is trusted, wherein the directory server computer is programmed to  
4 provide a first level of authentication;  
5                   storing, by the directory server computer in a database, data representing  
6 the indication from the user that the resource provider is trusted;  
7                   receiving, by the directory server computer, an authentication request  
8 message from the user conducting an interaction at a resource provider computer;  
9                   determining, by the directory server computer, that the data representing  
10 the indication from the user that the resource provider is trusted is present; and  
11                  in response to determining, providing, by the directory server computer, a  
12 second level of authentication to the user before the user is allowed to complete the  
13 interaction, wherein the second level of authentication is lower than the first level of  
14 authentication.
- 1                   2.     The method of claim 1, the method further comprising:  
2                   sending, by the directory server computer to the resource provider, a  
3 trusted marker;  
4                   receiving, by a processing computer, an authorization request message  
5 for the interaction, the authorization request message comprising the trusted marker;  
6                   validating, by the processing computer, the trusted marker; and  
7                   sending, by the processing computer, the authorization request message  
8 comprising the trusted marker to an authorizing entity computer.
- 1                   3.     The method of claim 1, wherein the resource provider stores an  
2 account identifier for an account of the user.
- 1                   4.     The method of claim 3, wherein the interaction is a stored  
2 credential transaction.

1                   5.     The method of claim 1, wherein the second level of authentication  
2 is no authentication.

1                   6.     The method of claim 1, wherein the first level of authentication  
2 includes initiating an authentication process which asks the user for a password.

1                   7.     The method of claim 1, wherein the authentication request  
2 message includes a resource provider identifier and a verification value.

1                   8.     The method of claim 1, wherein prior to storing data representing  
2 the indication from the user that the resource provider is trusted, the method further  
3 comprises:  
4                   providing, by the directory server computer, the first level of authentication  
5 to the user.

1                   9.     The method of claim 1, wherein the indication from the user that the  
2 resource provider is trusted is received from a resource provider computer.

1                   10.    The method of claim 1, wherein the indication from the user that the  
2 resource provider is trusted is received from an authorizing entity computer.

1                   11.    A directory server computer comprising:  
2                   a processor; and  
3                   a computer-readable medium, coupled to the processor, the computer-  
4 readable medium comprising code, executable by the processor to implement a method  
5 comprising:  
6                   receiving an indication from a user that a resource provider is  
7 trusted, wherein the directory server computer is programmed to provide a first  
8 level of authentication;  
9                   storing, in a database, data representing the indication from the  
10 user that the resource provider is trusted;  
11                  receiving an authentication request message from the user  
12 conducting an interaction at a resource provider computer;

13                   determining that the data representing the indication from the user  
14           that the resource provider is trusted is present; and  
15                   in response to determining, providing a second level of  
16           authentication to the user before the user is allowed to complete the interaction,  
17           wherein the second level of authentication is lower than the first level of  
18           authentication.

1                   12.   The directory server computer of claim 11, wherein the resource  
2   provider stores an account identifier for an account of the user.

1                   13.   The directory server computer of claim 12, wherein the interaction  
2   is a stored credential transaction.

1                   14.   The directory server computer of claim 11, wherein the second  
2   level of authentication is no authentication.

1                   15.   The directory server computer of claim 11, wherein the first level of  
2   authentication includes initiating an authentication process which asks the user for a  
3   password.

1                   16.   The directory server computer of claim 11, wherein the  
2   authentication request message includes a resource provider identifier and a verification  
3   value.

1                   17.   The directory server computer of claim 11, wherein prior to storing  
2   data representing the indication from the user that the resource provider is trusted, the  
3   method further comprises:  
4                   providing the first level of authentication to the user.

1                   18.   The directory server computer of claim 11, wherein the indication  
2   from the user that the resource provider is trusted is received from a resource provider  
3   computer.

1                   19.    The directory server computer of claim 11, wherein the indication  
2   from the user that the resource provider is trusted is received from an authorizing entity  
3   computer.

1                   20.    A system comprising:  
2                   a directory server computer comprising a first processor and a first  
3   computer-readable medium, the first computer-readable medium comprising code,  
4   executable by the first processor to implement a method comprising sending, to a  
5   resource provider computer, a trusted marker; and  
6                   a processing computer comprising a second processor and a second  
7   computer-readable medium, the second computer-readable medium comprising code,  
8   executable by the second processor to implement a method comprising:  
9                   receiving an authorization request message for an interaction, the  
10   authorization request message comprising the trusted marker;  
11                   validating the trusted marker; and  
12                   sending the authorization request message comprising the trusted marker  
13   to an authorizing entity computer.

1                   21.    A method comprising:  
2                   receiving, by a processing computer, an authorization request message  
3   for an interaction between a user and a resource provider, the authorization request  
4   message comprising a trusted marker;  
5                   validating, by the processing computer, the trusted marker; and  
6                   sending, by the processing computer, the authorization request message  
7   comprising the trusted marker to an authorizing entity computer.

1                   22.    The method of claim 21, wherein validating the trusted marker  
2   comprises:  
3                   querying, by the processing computer, a trusted listing database; and  
4                   determining, by the processing computer, that data indicating that the  
5   resource provider is present.

1                   23.    A method comprising:  
2                   requesting, by a resource provider computer, trusted listing status from a  
3   user;  
4                   sending, by the resource provider computer, a trusted listing request  
5   message to a directory server computer;  
6                   receiving, by the resource provider computer from the directory server  
7   computer, a trusted listing response message, the trusted listing response message  
8   indicating that the user was authenticated at a first level of authentication and  
9   comprising a trusted marker;  
10                  sending, by the resource provider computer, an authentication request  
11   message for an interaction to the directory server computer, the authentication request  
12   message comprising the trusted marker; and  
13                  receiving, by the resource provider computer from the directory server  
14   computer, an authentication response message indicating that the user was  
15   authenticated at a second level of authentication, wherein the second level of  
16   authentication is lower than the first level of authentication.

1                   24.    The method of claim 23, wherein the trusted listing request  
2   message and the trusted listing response message each comprise a token.

1                   25.    A resource provider computer comprising:  
2                   a processor; and  
3                   a computer-readable medium, coupled to the processor, the computer-  
4   readable medium comprising code, executable by the processor to implement a method  
5   comprising:  
6                   requesting trusted listing status from a user;  
7                   sending a trusted listing request message to a directory server computer;  
8                   receiving, from the directory server computer, a trusted listing response  
9   message, the trusted listing response message indicating that the user was  
10   authenticated at a first level of authentication and comprising a trusted marker;

11                    sending an authentication request message for an interaction to the  
12   directory server computer, the authentication request message comprising the trusted  
13   marker; and  
14                    receiving, from the directory server computer, an authentication response  
15   message indicating that the user was authenticated at a second level of authentication,  
16   wherein the second level of authentication is lower than the first level of authentication.

1                    26.    The resource provider computer of claim 25, wherein the trusted  
2   listing request message and the trusted listing response message each comprise a  
3   token.