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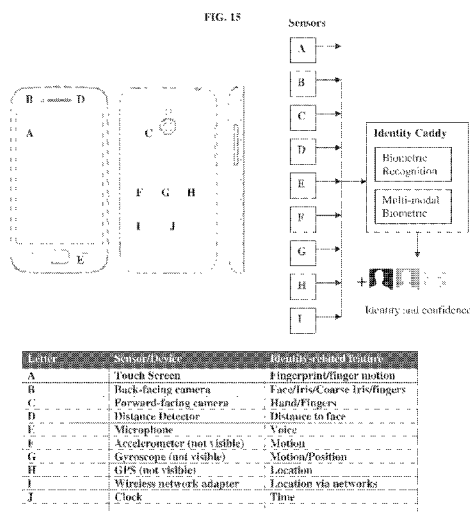
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(54) Title: THE IDENTITY CADDY: A TOOL FOR REAL-TIME DETERMINATION OF IDENTITY IN THE MOBILE ENVIRONMENT



(57) Abstract: The most commonly used means for controlling access, particularly in the cyber world, is the password. The Identity Caddy offers a means for expanding protection beyond what a password can provide by establishing actual identity through biometric features and behavior characteristics. Furthermore, identity is established from multiple sources (including biometrics as well as locational and environmental factors) and once the Identity Caddy obtains this information it corroborates identity by considering them all in tandem through fusion. A critical aspect of this invention is that identity is built from several measures including biometric features as well as non-biometric features such as location and travel patterns. Melding identity with portable devices opens the door to numerous new applications for transaction and access control rooted in identity and supporting commerce as well as many forms of physical and cyber-security.