What Is Claimed Is:

1. A computer-implemented method for facilitating multi-party authentication, the method comprising:

receiving, from a primary user, an operation request requiring approval from an authentication assistance user specified by the primary user;

sending an authentication request to the authentication assistance user;

receiving a response from the authentication assistance user; and

allowing or denying the operation request based on the response received from the authentication assistance user.

2. The method of claim 1, further comprising:

determining, prior to sending the authentication request, whether authentication from at least one authentication assistance user is required to allow the operation request.

3. The method of claim 2, wherein determining whether authentication from at least one authentication assistance user is required comprises applying at least one predetermined rule to the received operation request.

4. The method of claim 3, wherein the rule is based on a transaction type associated with the operation request.

5. The method of claim 3, wherein the rule is based on a payment amount.

6. The method of claim 1, further comprising determining whether the response received from the at least one authentication assistance user indicates an approval metric that is greater than a predetermined threshold.

7. The method of claim 1, wherein sending the authentication request to the authentication assistance user comprises sending the authentication assistance user a text message based on a phone number, an email, or an instant message.

8. The method of claim 1, wherein denying the operation request comprises sending a reason for denial to the primary user.

9. A non-transitory storage medium storing instructions, which when executed by a processor cause the processor to perform a method for facilitating multi-party authentication, the method comprising:

receiving, from a primary user, an operation request requiring approval from an authentication assistance user specified by the primary user;

sending an authentication request to the authentication assistance user;

receiving a response from the authentication assistance user; and

allowing or denying the operation request based on the response received from the authentication assistance user.

10. The non-transitory storage medium of claim 9, wherein the method further comprises:

determining, prior to sending the authentication request, whether authentication from at least one authentication assistance user is required to allow the operation request.

11. The non-transitory storage medium of claim 10, wherein determining whether authentication from at least one authentication assistance user is required comprises applying at least one predetermined rule to the received operation request.

12. The non-transitory storage medium of claim 9, wherein the method further comprises determining whether the response received from the at least one authentication assistance user indicates an approval metric that is greater than a predetermined threshold.

13. The non-transitory storage medium of claim 9, wherein sending the authentication request to the authentication assistance user comprises sending the authentication assistance user a text message based on a phone number, an email, or an instant message.

14. The non-transitory storage medium of claim 9, wherein denying the operation request comprises sending a reason for denial to the primary user.

15. A computer system for facilitating multi-party authentication, the computer system comprising:

a processor;

a memory coupled to the processor and storing instructions, which when executed by the processor cause the processor to perform a method, the method comprising:

receiving, from a primary user, an operation request requiring approval from an authentication assistance user specified by the primary user;

sending an authentication request to the authentication assistance user;

receiving a response from the authentication assistance user;

and

allowing or denying the operation request based on the response received from the authentication assistance user.

16. The computer system of claim 15, wherein the method further comprises:

determining, prior to sending the authentication request, whether authentication from at least one authentication assistance user is required to allow the operation request.

17. The computer system of claim 16, wherein determining whether authentication from at least one authentication assistance user is required comprises applying at least one predetermined rule to the received operation request.

18. The computer system of claim 15, wherein the method further comprises determining whether the response received from the at least one authentication assistance user indicates an approval metric that is greater than a predetermined threshold.

19. The computer system of claim 15, wherein denying the operation request comprises sending a reason for denial to the primary user.

20. The method of claim 1, further comprising:

receiving a threshold-defining request from the primary user to specify predetermined threshold of authentication assistance users required to approve a type of operation requested by the primary user.