(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
13 September 2001 (13.09.2001)

PCT

(10) International Publication Number
WO 01/67201 A2

(51) International Patent Classification[7]: G06F

(21) International Application Number: PCT/IB01/00549

(22) International Filing Date: 27 February 2001 (27.02.2001)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/187,927 8 March 2000 (08.03.2000) US

(71) Applicant *(for all designated States except US)*: **AURORA WIRELESS TECHNOLOGIES, Ltd.** [CN/CN]; 18F, No. 1 Pao Sheng Road, Yung-Ho City, Taipei (TW).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **CAMACHO, Luz, Maria** [US/US]; 107 Tate Court, Orlando, FL 32828 (US). **PIRKEY, Roger, D.** [US/US]; 165 Broadmoor Road, Lake Mary, FL 32746 (US). **HANKINSON, Michael, L.** [US/US]; 2186 Mt. Evans Boulevard, Pine, CO 80470 (US).

(74) Agents: **DANIELSON, Mark, J.** et al.; Pillsbury Winthrop LLP, 1100 New York Avenue, N.W., Washington, DC 20005 (US).

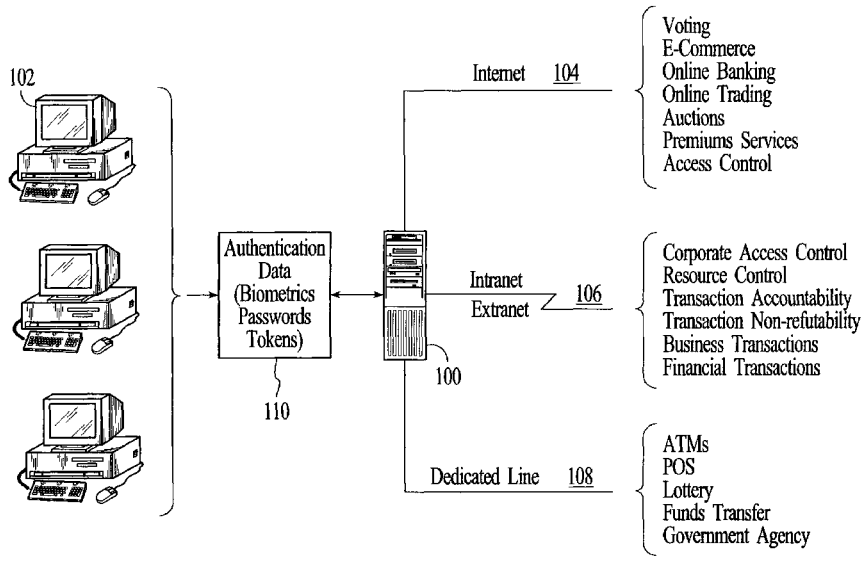
(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZA, ZW.

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:
— *without international search report and to be republished upon receipt of that report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: METHOD AND APPARATUS FOR REDUCING ON-LINE FRAUD USING PERSONAL DIGITAL IDENTIFICATION



(57) Abstract: A distributed Personal Digital Identification (PDI) system and architecture rapidly verifies individuals using biometric data or other tokens prior to approving a transaction and/or granting access to an on-line services and other network services. The architecture that includes a server that has access to template data required to authenticate individuals, and the processing capacity to route authenticated requests to the appropriate downstream entity (Internet Service Provider, Credit Card Company, etc.). The server is connected to requesting users by various network methods to form a client/server architecture. The server and clients each contain discrete subsystems, which provide various levels of authentication services to users of the system.

WO 01/67201 A2