

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~~ by a user;
4 providing, by the directory server computer is programmed to provide, a
5 first level of authentication to the user;
6 storing, by the directory server computer in a database, data representing
7 the indication ~~from the user~~ that the resource provider is trusted, the data comprising a
8 trusted marker, wherein the first level of authentication is provided prior to the storing of
9 the data;
10 receiving, by the directory server computer, an authentication request
11 message from the user conducting an interaction at a resource provider computer
12 operated by the resource provider;
13 determining, by the directory server computer, that the data
14 ~~representing~~comprising the indication ~~from the user~~ that the resource provider is trusted
15 marker is present; and in the database;
16 in response to the determining that the data comprising the trusted marker
17 is present, providing, by the directory server computer, a second level of authentication
18 to the user before the user is allowed to complete the interaction, wherein the second
19 level of authentication is lower than the first level of authentication-;
20 sending, by the directory server computer to the resource provider,
21 information indicating that the user has been authenticated at the second level of
22 authentication and the trusted marker;
23 receiving, by a processing computer, an authorization request message
24 for the interaction from the resource provider, the authorization request message
25 comprising the trusted marker having been received by the resource provider from the
26 directory server computer;
27 validating, by the processing computer, the trusted marker; and
28 sending, by the processing computer, the authorization request message
29 comprising information related to the interaction and the validated trusted marker to an
30 authorizing entity computer.

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 32. The method of claim 1, wherein the resource provider stores an
2 account identifier for an account of the user.

1 43. The method of claim 32, wherein the interaction is a stored
2 credential transaction.

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

1 65. The method of claim 1, wherein the providing the first level of
2 authentication includes initiating an authentication process, during which ~~asks the user~~
3 ~~for~~ is requested to input a password.

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

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

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

1 119. 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 which, when executed by the processor,
5 causes the processor to implement perform a method comprising including:

6 receiving an indication ~~from a user~~ that a resource provider is
7 trusted, ~~wherein the directory server computer is programmed to provide by a~~
8 user;

9 providing a first level of authentication to the user;

10 storing, in a database, data representing the indication ~~from the~~
11 ~~user that the resource provider is trusted, the data comprising a trusted marker,~~
12 wherein the first level of authentication is provided prior to the storing of the data;

13 receiving an authentication request message from the user
14 conducting an interaction at a resource provider computer operated by the
15 resource provider;

16 determining that the data ~~representing~~comprising the indication
17 ~~from the user that the resource provider is trusted~~ marker is present; and in the
18 database;

19 in response to the determining that the data comprising the trusted
20 marker is present, providing a second level of authentication to the user before
21 the user is allowed to complete the interaction, wherein the second level of
22 authentication is lower than the first level of authentication-; and

23 sending, to the resource provider, information indicating that the
24 user has been authenticated at the second level of authentication and the trusted
25 marker,

26 wherein the resource provider sends, to a processing computer, an authorization
27 request message for the interaction, the authorization request message comprising the
28 trusted marker having been received by the resource provider from the directory server
29 computer, and

30 wherein the processing computer validates the trusted marker, and sends the
31 authorization request message comprising information related to the interaction and the
32 validated trusted marker to an authorizing entity computer.

1 ~~42~~10. The directory server computer of ~~claim 41~~9, wherein the resource
2 provider stores an account identifier for an account of the user.

1 ~~43~~11. The directory server computer of claim ~~42~~10, wherein the
2 interaction is a stored credential transaction.

1 ~~44~~12. The directory server computer of claim ~~41~~9, wherein the second
2 level of authentication is no authentication.

1 ~~45~~13. The directory server computer of claim ~~41~~9, wherein the providing
2 the first level of authentication includes initiating an authentication process during which
3 ~~asks the user for~~ is requested to input a password.

1 ~~16~~14. The directory server computer of claim ~~11~~9, wherein the
2 authentication request message includes a resource provider identifier of the resource
3 provider and a verification value of the user.

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~~15. The directory server computer of claim ~~11~~9, wherein the indication
2 ~~from the user~~ that the resource provider is trusted is received from a~~the~~ resource
3 provider computer.

1 ~~1916~~. The directory server computer of claim ~~149~~, wherein the indication
2 ~~from the user~~ that the resource provider is trusted is received from ~~an~~the authorizing
3 entity computer.

1 ~~2017~~. 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 which, when executed by the first processor, causes the first processor to perform;
5 ~~executable by the first processor to implement a method comprising operations~~
6 including:
7 receiving an indication that a resource provider is trusted by a user;
8 providing a first level of authentication to the user;
9 storing data representing the indication that the resource provider is
10 trusted in a database, the data comprising a trusted marker, wherein the first
11 level of authentication is provided prior to the storing of the data;
12 receiving an authentication request message from the user
13 conducting an interaction at a resource provider computer operated by the
14 resource provider;
15 determining that the data comprising the trusted marker is present
16 in the database;
17 in response to the determining that the data comprising the trusted
18 marker is present, providing a second level of authentication to the user before
19 the user is allowed to complete the interaction, wherein the second level of
20 authentication is lower than the first level of authentication; and
21 sending, to ~~a~~the resource provider computer, ~~a trusted marker~~
22 information indicating that the user has been authenticated at the second level of
23 authentication and the trusted marker; and
24 a processing computer comprising a second processor and a second
25 computer-readable medium, ~~the second computer-readable medium~~ comprising code
26 which, when executed by the second processor, causes the second processor to

~~perform, executable by the second processor to implement a method~~ operations
~~including comprising:~~

receiving an authorization request message for ~~an~~ the interaction
from the resource provider, the authorization request message comprising the
trusted marker having been received by the resource provider from the directory
server computer;

validating the trusted marker; and

sending the authorization request message comprising information
related to the interaction and the trusted marker to an authorizing entity
computer.

~~21. — A method comprising:~~

~~receiving, by a processing computer, an authorization request message~~
~~for an interaction between a user and a resource provider, the authorization request~~
~~message comprising a trusted marker;~~

~~validating, by the processing computer, the trusted marker; and~~

~~sending, by the processing computer, the authorization request message~~
~~comprising the trusted marker to an authorizing entity computer.~~

~~22. — The method of claim 21, wherein validating the trusted marker~~
~~comprises:~~

~~querying, by the processing computer, a trusted listing database; and~~

~~determining, by the processing computer, that data indicating that the~~
~~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.~~