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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
21 December 2007 (21.12.2007)

PCT

(10) International Publication Number
WO 2007/145540 A3

(51) International Patent Classification:
H04L 9/32 (2006.01)

(21) International Application Number:
PCT/NZ2007/000155

(22) International Filing Date: 14 June 2007 (14.06.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
547903 14 June 2006 (14.06.2006) NZ
PCT/NZ2007/000115 17 May 2007 (17.05.2007) NZ

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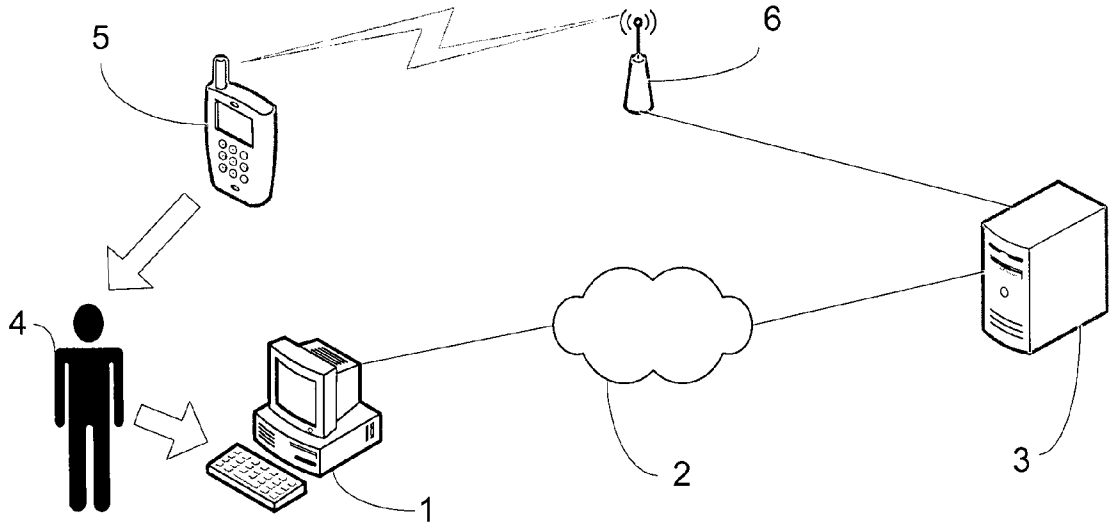
(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:
— *with international search report*

(88) Date of publication of the international search report:
6 March 2008

(54) Title: AUTHENTICATION METHODS AND SYSTEMS



(57) Abstract: A method of generating an authentication token using a cryptographic based application downloaded to a mobile telephony device and a method of authenticating an online transaction using such a token. The method may be employed in a two factor authentication method utilising a user password and an authentication token. The method allows a two factor authentication method to be provided by a wide range of mobile telephony devices operating either online or offline. Other authentication systems and methods of authentication are also disclosed.

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