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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
21 May 2004 (21.05.2004)

PCT

(10) International Publication Number
WO 2004/042540 A2

(51) International Patent Classification[7]: G06F 1/00

(21) International Application Number:
PCT/US2003/022686

(22) International Filing Date: 21 July 2003 (21.07.2003)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
10/283,729 30 October 2002 (30.10.2002) US

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(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, 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, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZM, ZW.

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, 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.*

WO 2004/042540 A2

(54) Title: METHODS AND APPARATUS FOR DYNAMIC USER AUTHENTICATION USING CUSTOMIZABLE CONTEXT-DEPENDENT INTERACTION ACROS MULTIPLE VERIFICATION OBJECTS

(57) Abstract: An authentication framework is provided which enables dynamic user authentication that combines multiple authentication objects using a shared context and that permits customizable interaction design to suit varying user preferences and transaction/application requirements. Such a framework provides a high degree of flexibility, accuracy, convenience and robustness. In one illustrative aspect of the invention, an automated technique for user authentication comprises the following steps/operations. First, user input is obtained. At least a portion of the user input is associated with two or more verification objects. Then, the user is verified based on the two or more verification objects in accordance with at least one verification policy operating on a context shared across the two or more verification objects. The user authentication technique of the invention may preferably be implemented in a flexible, distributed architecture comprising at least one client device coupled to at least one verification server. The client device and the verification server may operate together to perform the user authentication techniques of the invention.