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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
15 March 2001 (15.03.2001)

PCT

(10) International Publication Number
WO 01/18721 A1

(51) International Patent Classification[7]: G06F 17/60

(21) International Application Number: PCT/US00/24663

(22) International Filing Date:
8 September 2000 (08.09.2000)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

60/153,203	10 September 1999 (10.09.1999)	US
60/153,724	13 September 1999 (13.09.1999)	US
60/153,726	13 September 1999 (13.09.1999)	US

(71) Applicants and
(72) Inventors: **SOLO, David** [US/US]; 3rd Floor, 666 Fifth Avenue, New York, NY 10103 (US). **HICKS, Mack** [US/US]; 4th floor, 201 3rd Street, San Francisco, CA 94103 (US). **STIRLAND, Mark** [GB/GB]; 4th Floor, 54 Lombard Street, London CE3P 3AH (GB). **NEPOMUCENO, Larry** [US/US]; 4th Floor, 201 3rd Street, San Francisco, CA 94103 (US). **DULIN, Charles** [US/US]; 73 High Street, Montclair, NJ 07042 (US).

(74) Agents: **RADDING, Rory, J.** et al.; Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036 (US).

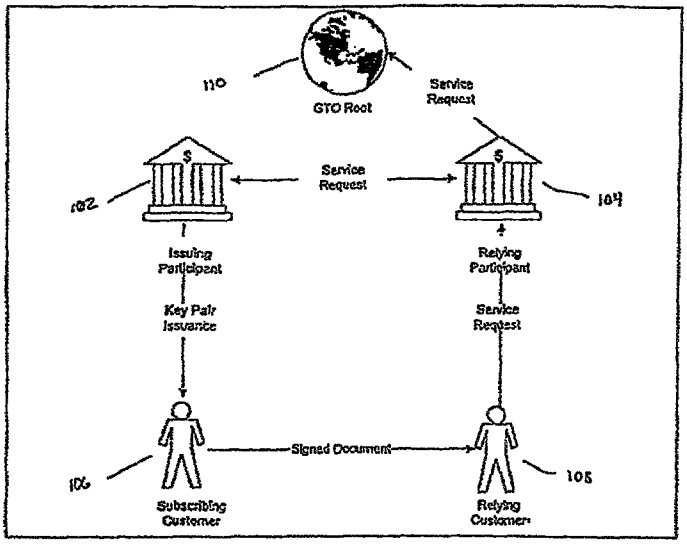
(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, 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), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:
— *With international search 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: SYSTEM AND METHOD FOR PROVIDING CERTIFICATE VALIDATION AND OTHER SERVICES



(57) Abstract: A system and method for facilitating electronic commerce by securely providing certificate-related and other services including certificate validation and warranty is disclosed. Services are provided in a four-corner trust model. The four-corner model comprises a buyer (106) or subscribing customer, and a seller (108) or relying customer, who engage in an on-line transaction. The buyer is a customer of a first financial institution (102) or issuing participant, which is a certificate authority issues a hardware key and associated private key and a signed digital certificate. The seller is a customer of a second financial institution, (104) or relying participant, which is also a certificate authority that issues a hardware key and associated private key and signed digital certificate.

WO 01/18721 A1