

CLAIMS

1. A computer-implemented method, comprising:

recording times and corresponding verification methods of successful user identity verifications;

identifying one or more verification methods of successful user identity verifications performed in a predetermined time period based on the recorded times and corresponding verification methods;

determining whether at least one verification method is included in both the identified one or more verification methods of successful user identity verifications and a list of available verification methods by comparing the identified one or more verification methods of successful user identity verifications with the list of available verification methods, wherein comparing the identified one or more verifications methods of successful user identity verifications with the list of available verification methods comprises deleting a verification method from the list of available verification methods if the verification method is included in the identified one or more verification methods;

determining that additional user identity verification is unnecessary if at least one verification method is included in both the identified one or more verification methods of successful user identity verifications and the list of available verification methods, wherein the list of available verification methods include one or more rows, each row includes at least one verification method, and the additional user identity verification is unnecessary when a row of the list is deleted after deleting the verification method from the list of available verification methods; and

using one or more available verification methods different from the identified one or more verification methods for user identity verification if no verification method is included in both the identified one or more verification methods of successful user identity verifications and the list of available verification methods, wherein using one or more available verification methods different from the identified one or more verification methods for user identity verification further comprises:

randomly selecting a row from the one or more rows after deleting the verification method from the list of available verification methods if the verification method is included in the identified one or more verification methods; or

selecting a row from the one or more rows that has the least number of verification methods after deleting the verification method from the list of available verification methods if the verification method is included in the identified one or more verification methods; and
using each verification method included in the selected row to perform user identity verification.

2. The computer-implemented method of claim 1, wherein the one or more verification methods include at least one of an e-mail verification, text message verification, biometric verification, and security question verification.

3. The computer-implemented method of claim 1, wherein the list of available verification methods is locally stored on a server.

4. The computer-implemented method of claim 1, further comprises:
identifying a verification method included in the identified one or more verification methods of successful user identity verifications that is not included in the list of available verification methods; and
adding the verification method to the list of available verification methods.

5. A non-transitory, computer-readable medium storing one or more instructions executable by a computer system to perform the method of any one of claims 1 to 4.

6. A computer-implemented system, comprising:
one or more computers; and
one or more computer memory devices interoperably coupled with the one or more computers and having tangible, non-transitory, machine-readable media storing one or more instructions that, when executed by the one or more computers, perform the method of any one of claims 1 to 4.