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Niwa

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(54) **METHOD OF USING PERSONAL DEVICE WITH INTERNAL BIOMETRIC IN CONDUCTING TRANSACTIONS OVER A NETWORK**

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(52) **U.S. Cl. 705/26; 705/17; 705/18; 705/50; 705/65; 705/75**

(58) **Field of Search 705/17, 18, 26, 705/27, 50, 65, 74, 75, 76, 77**

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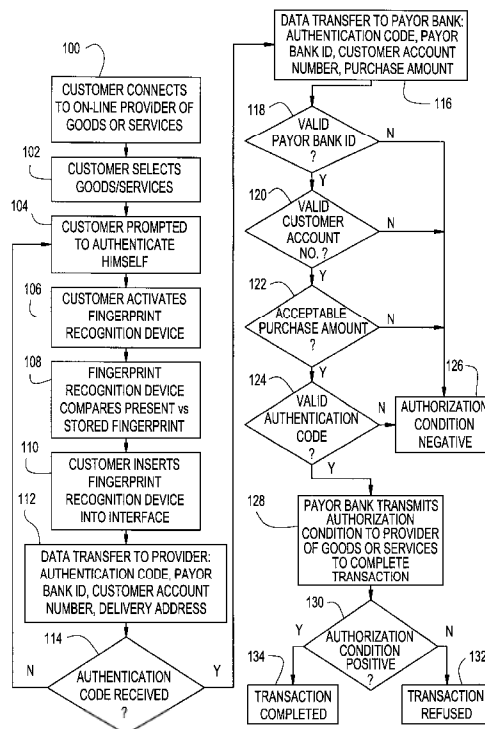
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(57) **ABSTRACT**

A method of authorizing a commercial transaction between a customer and a provider of goods or services over a network, wherein the provider of goods or services requests that the customer provide authentication by activating a fingerprint identification device, and the provider of goods or services receives at least an authentication code of the customer over the network from the fingerprint identification device, the method comprising the steps of: providing the customer with the fingerprint identification device which produces the authentication code when a fingerprint of the customer matches a stored fingerprint within the fingerprint identification device; receiving at least the authentication code from the provider of goods or services over the network; and authorizing the transaction if at least the authentication code is valid.

50 Claims, 6 Drawing Sheets



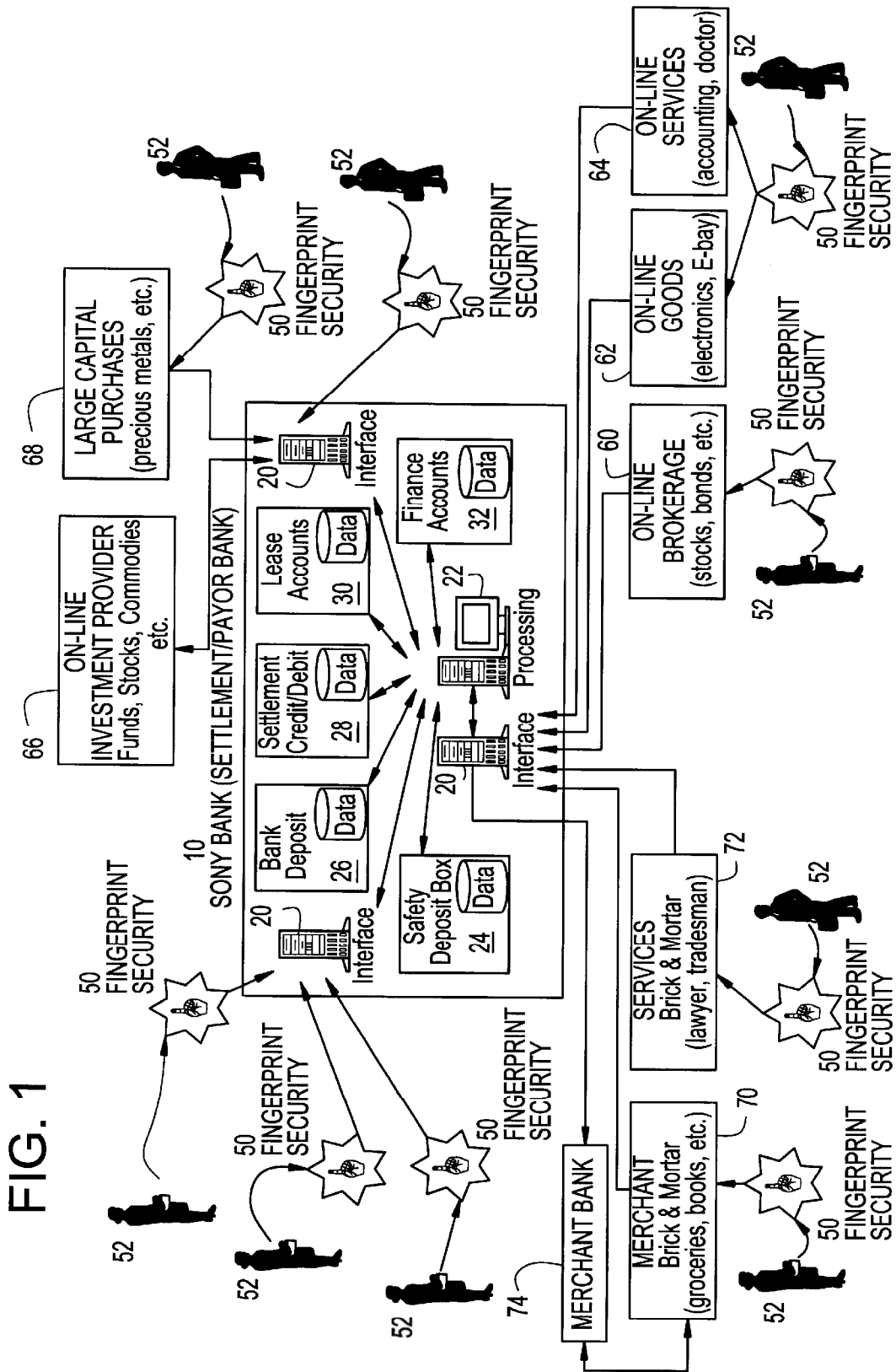


FIG. 2

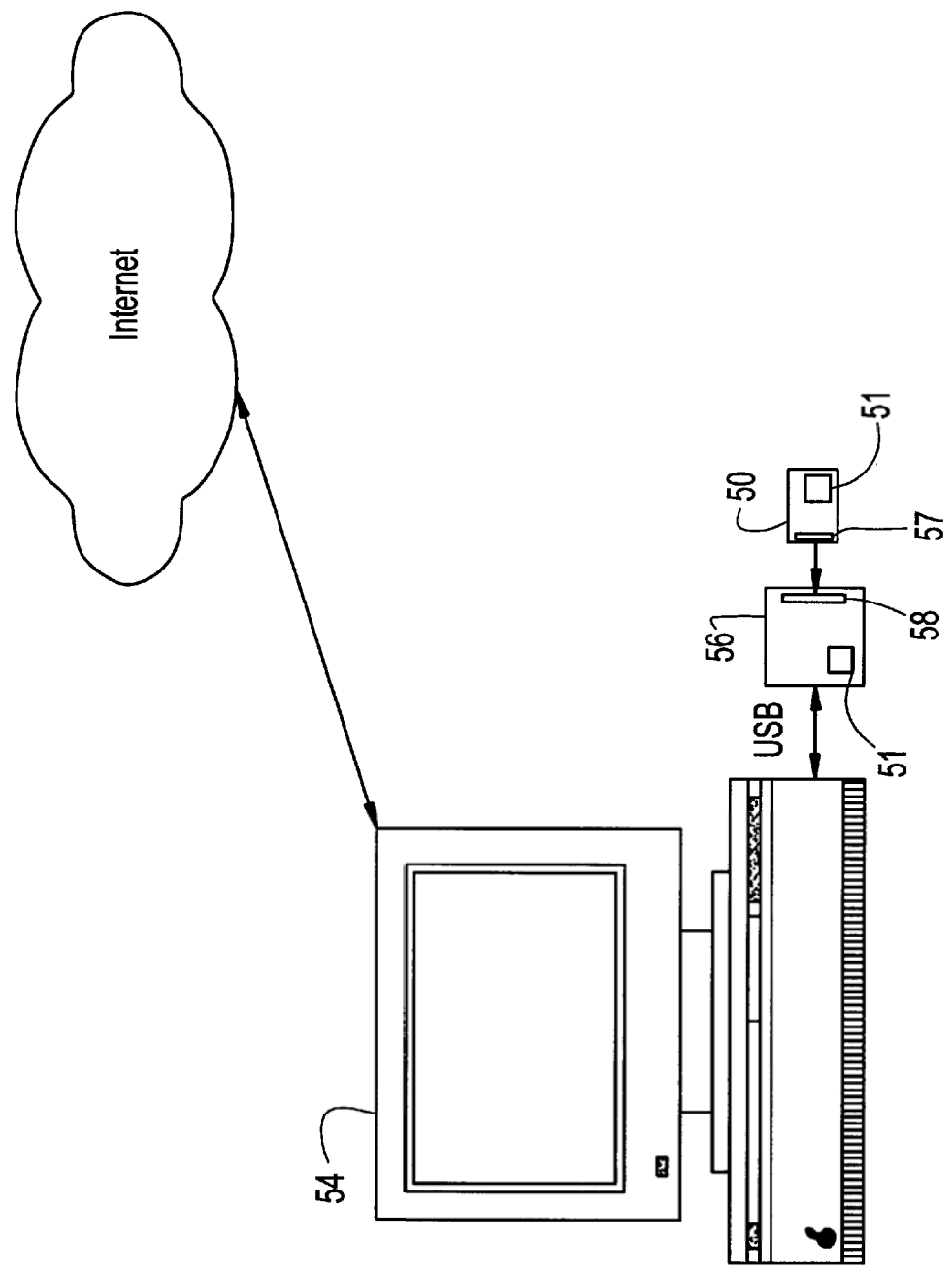


FIG. 3

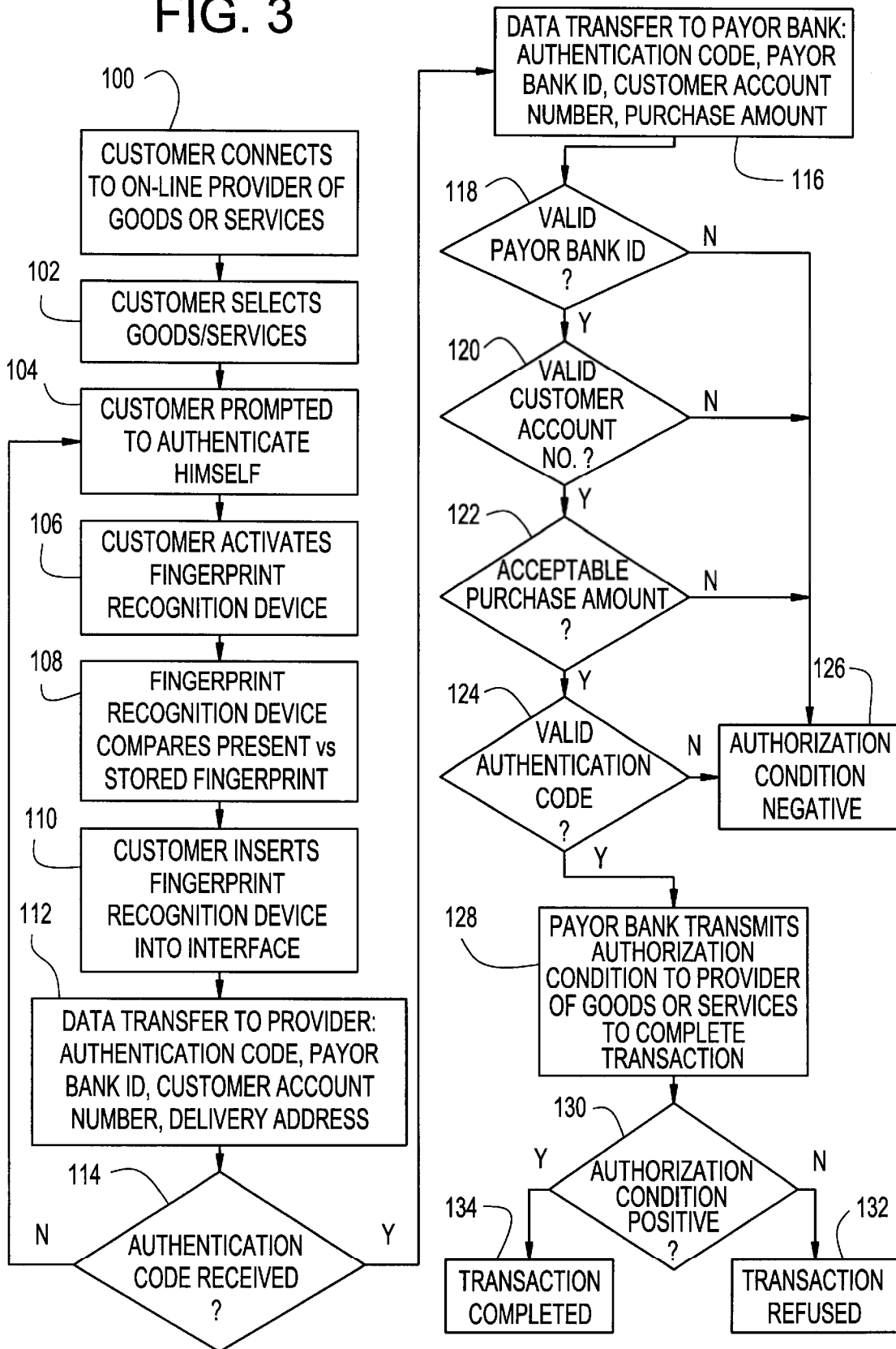
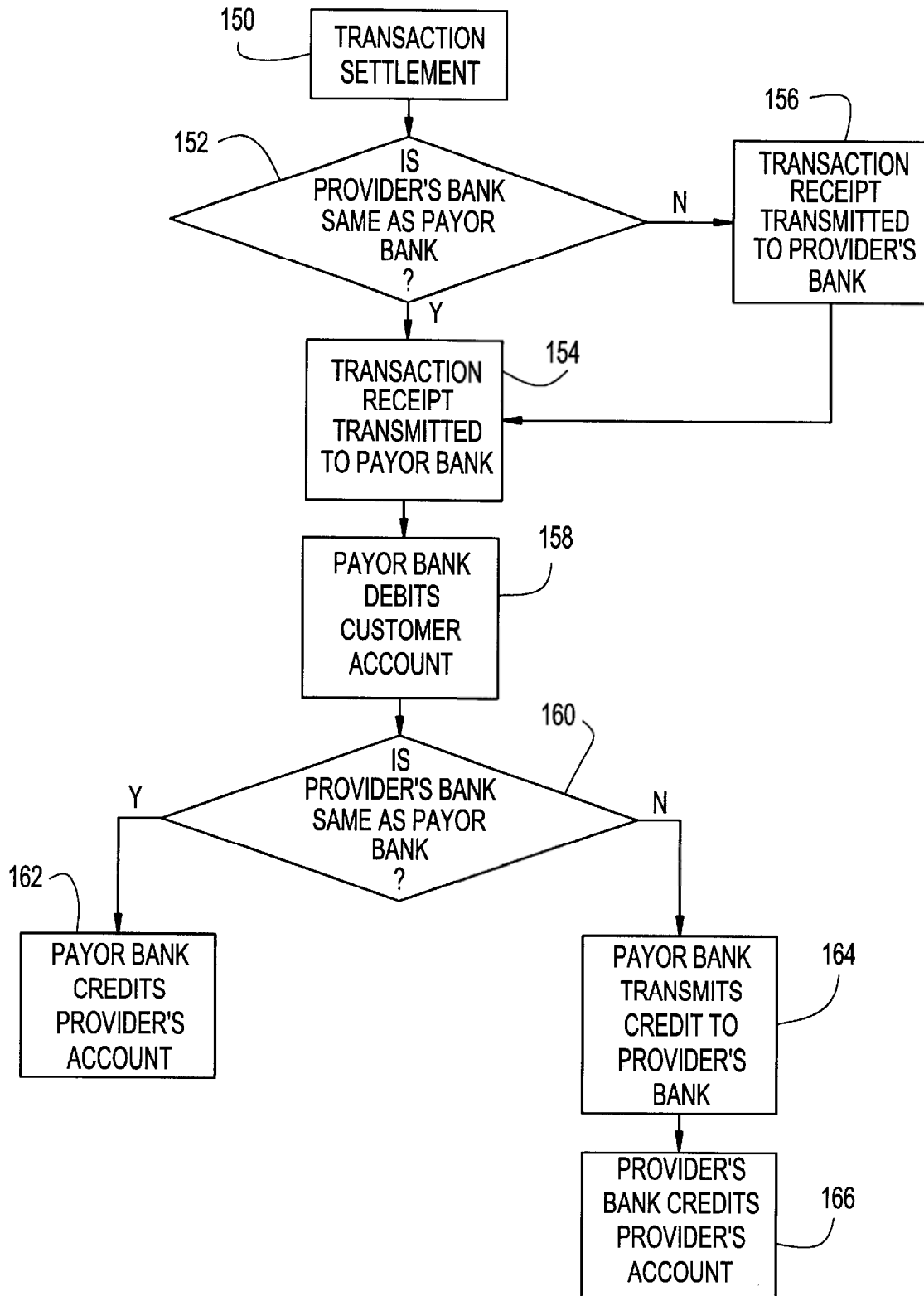


FIG. 4



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