

(12) United States Patent Niwa

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

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

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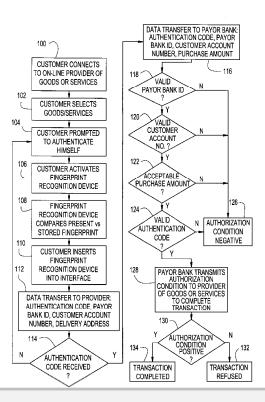
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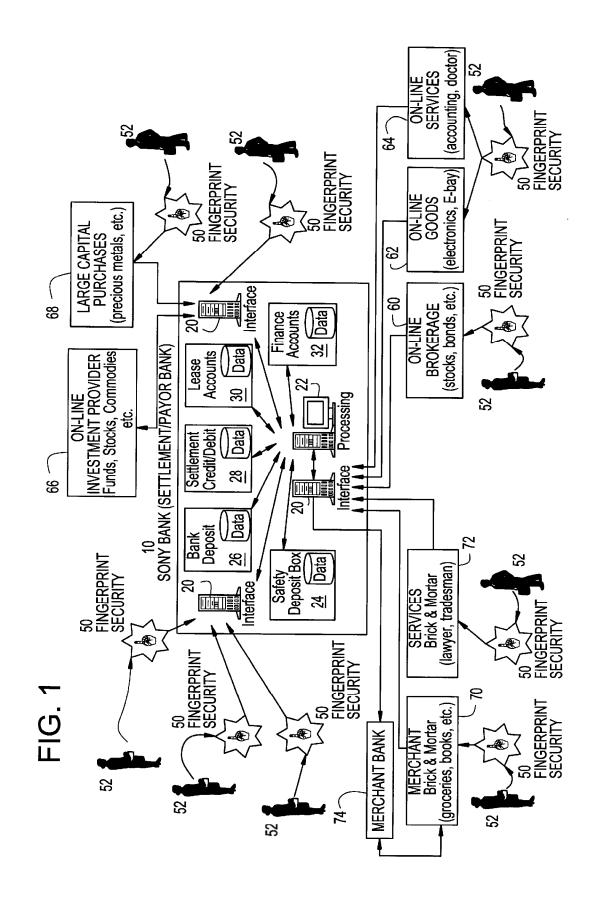
(57) ABSTRACT

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.

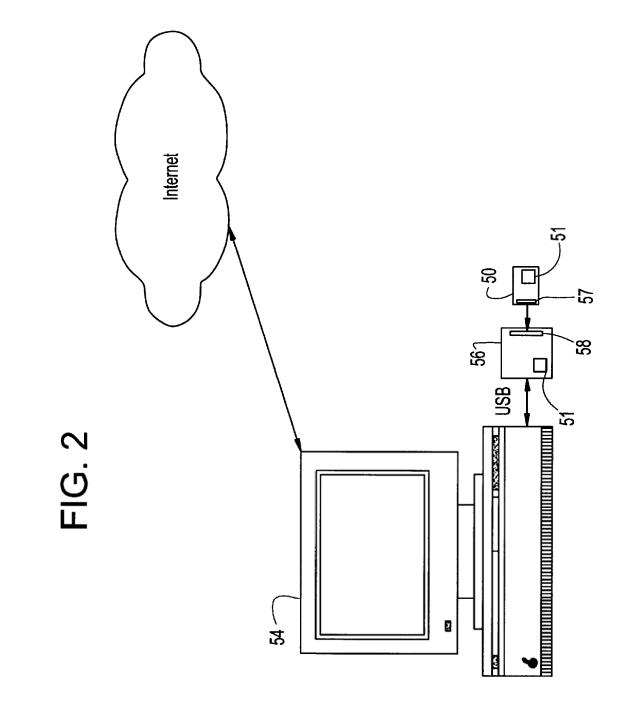
50 Claims, 6 Drawing Sheets



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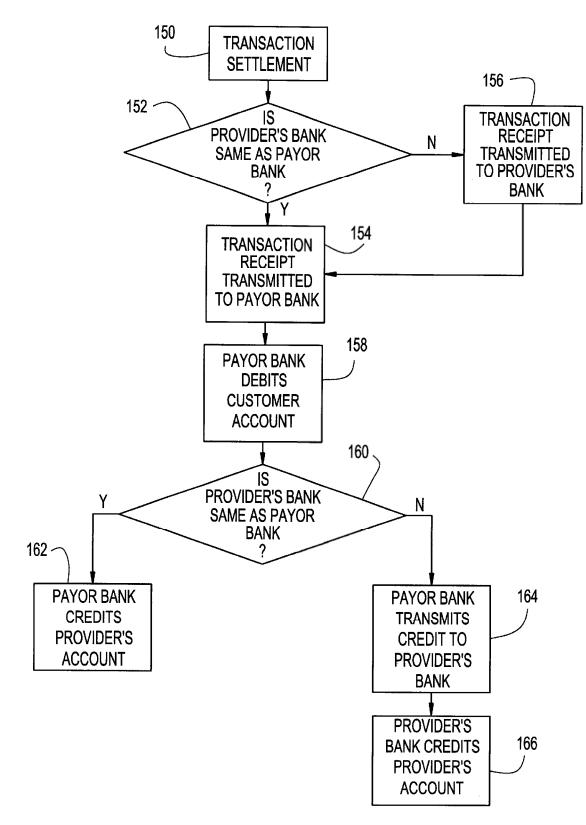
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FIG. 3 DATA TRANSFER TO PAYOR BANK: AUTHENTICATION CODE, PAYOR 100 -BANK ID, CUSTOMER ACCOUNT NUMBER, PURCHASE AMOUNT CUSTOMER CONNECTS - 116 TO ON-LINE PROVIDER OF 118 1 VALID GOODS OR SERVICES Ν PAYOR BANK ID 102 CUSTOMER SELECTS Y GOODS/SERVICES 1201 104 VALID CUSTOMER Ν CUSTOMER PROMPTED ACCOUNT TO AUTHENTICATE NO. ? HIMSELF Y 122 -106 CUSTOMER ACTIVATES ACCEPTABLE FINGERPRINT Ν **PURCHASE AMOUNT** RECOGNITION DEVICE ? 108 126-Y FINGERPRINT 124-RECOGNITION DEVICE VALID **AUTHORIZATION** COMPARES PRESENT vs Ν AUTHENTICATION CONDITION STORED FINGERPRINT CODE NEGATIVE 110 ? CUSTOMER INSERTS Y FINGERPRINT 112 **RECOGNITION DEVICE** 128 PAYOR BANK TRANSMITS INTO INTERFACE AUTHORIZATION CONDITION TO PROVIDER OF GOODS OR SERVICES DATA TRANSFER TO PROVIDER: TO COMPLETE AUTHENTICATION CODE, PAYOR TRANSACTION BANK ID. CUSTOMER ACCOUNT 130 -NUMBER, DELIVERY ADDRESS Y Ν AUTHORIZATION 114 -CONDITION 134 132 POSITIVE Ν Y AUTHENTICATION CODE RECEIVED TRANSACTION TRANSACTION ? REFUSED COMPLETED

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FIG. 4



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