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(54) **MULTIPLE PARTY BENEFIT FROM AN ONLINE AUTHENTICATION SERVICE**

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(57) **ABSTRACT**

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An account authentication service where a trusted party verifies an account holder's identity for the benefit of a requestor during an online transaction. The account authentication involves requesting a password from the account holder, verifying the password, and notifying the requestor whether the account holder's authenticity has been verified. An alternative embodiment of the account authentication service includes a value-adding component where information about a customer is shared with a value-adding party. The customer information is rich in detail about the customer since it is collected by each of the parties in the account authentication process. The value-adding party can then use this information in various manners. All of the parties involved can benefit from sharing the customer information. The value-adding party can be, for example, a merchant, a shipper, a security organization, or a governmental organization. A transaction identifier identifies a specific transaction between a customer, a merchant, and the customer information.

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