

instructions uni-directionally to the CPU and RAM is used typically to transfer data and instructions in a bi-directional manner. Both of these types of memories may include any suitable of the computer-readable media described below. A fixed disk 926 is also coupled bi-directionally to CPU 922; it provides additional data storage capacity and may also include any of the computer-readable media described below. Fixed disk 926 may be used to store programs, data and the like and is typically a secondary storage medium (such as a hard disk) that is slower than primary storage. It will be appreciated that the information retained within fixed disk 926, may, in appropriate cases, be incorporated in standard fashion as virtual memory in memory 924. Removable disk 914 may take the form of any of the computer-readable media described below.

[0184] CPU 922 is also coupled to a variety of input/output devices such as display 904, keyboard 910, mouse 912 and speakers 930. In general, an input/output device may be any of: video displays, track balls, mice, keyboards, microphones, touch-sensitive displays, transducer card readers, magnetic or paper tape readers, tablets, styluses, voice or handwriting recognizers, biometrics readers, or other computers. CPU 922 optionally may be coupled to another computer or telecommunications network using network interface 940. With such a network interface, it is contemplated that the CPU might receive information from the network, or might output information to the network in the course of performing the above-described method steps. Furthermore, method embodiments of the present invention may execute solely upon CPU 922 or may execute over a network such as the Internet in conjunction with a remote CPU that shares a portion of the processing.

[0185] In addition, embodiments of the present invention further relate to computer storage products with a computer-readable medium that have computer code thereon for performing various computer-implemented operations. The media and computer code may be those specially designed and constructed for the purposes of the present invention, or they may be of the kind well known and available to those having skill in the computer software arts. Examples of computer-readable media include, but are not limited to: magnetic media such as hard disks, floppy disks, and magnetic tape; optical media such as CD-ROMs and holographic devices; magneto-optical media such as floptical disks; and hardware devices that are specially configured to store and execute program code, such as application-specific integrated circuits (ASICs), programmable logic devices (PLDs) and ROM and RAM devices. Examples of computer code include machine code, such as produced by a compiler, and files containing higher-level code that are executed by a computer using an interpreter.

[0186] While this invention has been described in terms of several preferred embodiments, there are alteration, permutations, and equivalents, which fall within the scope of this invention. It should also be noted that there are many alternative ways of implementing the methods and apparatuses of the present invention. It is therefore intended that the following appended claims be interpreted as including all such alterations, permutations, and equivalents as fall within the true spirit and scope of the present invention.

We claim:

1. A method for a value-adding party to interact with an online authentication system wherein the identity of a presenter is authenticated during an online transaction by a trusted party, said method comprising:

receiving an identity authenticating password from said presenter;

comparing said identity authenticating password against a password previously designated for an account of said presenter;

notifying a requestor that said presenter is the actual owner of said account when said identity authenticating password received from said presenter matches the password that was previously designated for said account, whereby said trusted party authenticates for the benefit of said requestor that said presenter is the actual owner of said account; and

sending presenter information to said value-adding party.

2. A method as recited in claim 1 further comprising:

evaluating said presenter information against a set of criteria and sending said presenter information to said value-adding party if said presenter information satisfies said set of criteria.

3. A method as recited in claim 1 further comprising:

sending a payment authentication request message from said requestor to said trusted party to request said trusted party to authenticate said identity of said presenter.

4. A method as recited in claim 3 wherein said payment authentication request message includes presenter information maintained by said requestor.

5. A method as recited in claim 4 further comprising:

sending a payment authentication response message from said trusted party to said requestor.

6. A method as recited in claim 5 wherein said payment authentication response message includes presenter information maintained by said trusted party.

7. A method as recited in claim 6 further comprising:

generating a transaction identifier by said trusted party wherein said transaction identifier is associated with said online transaction and with said presenter information that is sent to said value-adding party.

8. A method as recited in claim 2 wherein said presenter information includes information that describes the subject matter of the online transaction

9. A method as recited in claim 8 wherein said presenter information also includes purchasing behavior information about said presenter.

10. A method as recited in claim 2 further comprising:

agreeing to a set of rights and obligations by each of said requestor and value-adding party as a condition before the operation of sending presenter information to said value-adding party.

11. A method as recited in claim 10 further comprising:

transferring a monetary value to said requestor from said value-adding party in exchange for said presenter information.