



(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2004/0083394 A1**
Brebner et al. (43) **Pub. Date: Apr. 29, 2004**

(54) **DYNAMIC USER AUTHENTICATION**

(57) **ABSTRACT**

(76) Inventors: **Gavin Brebner**, Martin D'Uriage (FR);
Mihaela Gittler, Corenc (FR)

The invention relates to a method of authenticating a users ability to carry out a transaction. The method includes the steps of:

Correspondence Address:
HEWLETT-PACKARD COMPANY
Intellectual Property Administration
P.O. Box 272400
Fort Collins, CO 80527-2400 (US)

a user initiating an authentication request in order to carry out a secure transaction;

dynamically collecting and assessing a plurality of confidence parameters, said confidence parameters reflecting factors related to the security of the transaction context; and

(21) Appl. No.: **10/375,907**

dynamically maintaining a confidence level based on the plurality of confidence parameters whereby if the confidence level drops below a predetermined confidence threshold, the transaction is not authenticated and if the confidence level exceeds a predetermined confidence threshold, the transaction is authenticated.

(22) Filed: **Feb. 21, 2003**

(30) **Foreign Application Priority Data**

Feb. 22, 2002 (EP) 02354032.1

Confidence parameters may include factors such as binary login processes, the location of the user, collocation of multiple users and other factors of the transaction context which might affect the security of the transaction. The invention may be applied to the authentication of financial transactions and verifying the identity of a user in other security sensitive contexts. The invention also provides for a system for carrying out the invention.

Publication Classification

(51) **Int. Cl.⁷** **H04L 9/32**

(52) **U.S. Cl.** **713/202; 705/64**

