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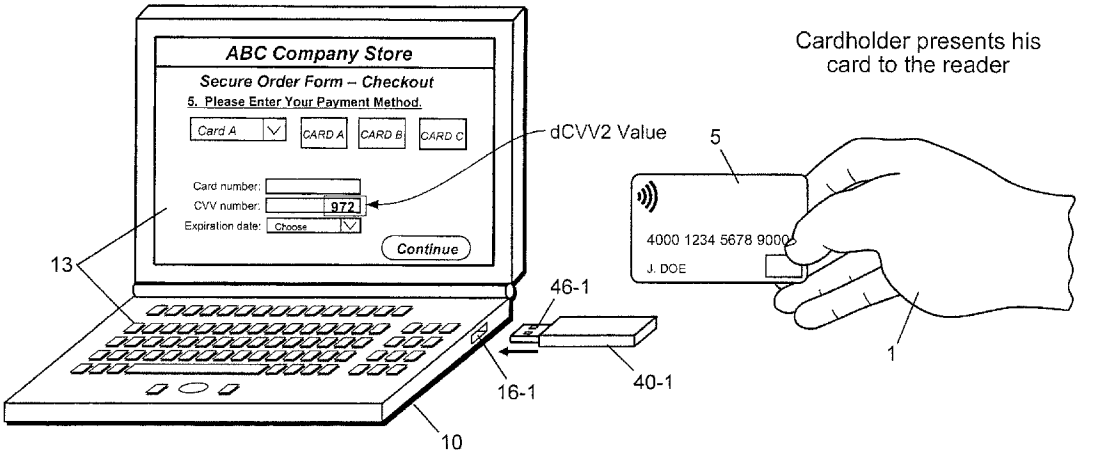


(57) Abrégé/Abstract:
Apparatuses, methods, and systems pertaining to the verification of portable consumer devices are disclosed. In on implementation, a verification token is coupled to a computer by a USB connection so as to use the computer's networking facilities. The verification token reads identification information from a user's portable consumer device (e.g., credit card) and sends the information to a validation entry over a communications network using the computer's networking facilities. The validation entity applies one or more validation tests to the information that it receives from the verification token. If a selected number of tests are passed, the validation entity sends a device verification value to the verification token, and optionally to a payment processing network. The verification token may enter the device verification value into a CVV field of a web page appearing on the computer's display, or may display the value to the user using the computer's display.

ABSTRACT

Apparatuses, methods, and systems pertaining to the verification of portable consumer devices are disclosed. In on implementation, a verification token is coupled to a computer by a USB connection so as to use the computer's networking facilities. The verification token reads identification information from a user's portable consumer device (e.g., credit card) and sends the information to a validation entry over a communications network using the computer's networking facilities. The validation entity applies one or more validation tests to the information that it receives from the verification token. If a selected number of tests are passed, the validation entity sends a device verification value to the verification token, and optionally to a payment processing network. The verification token may enter the device verification value into a CVV field of a web page appearing on the computer's display, or may display the value to the user using the computer's display.

VERIFICATION OF PORTABLE CONSUMER DEVICES

[0001] Blank

BACKGROUND

[0002] As methods and devices for engaging in financial transactions have increased, old problems such as fraud and counterfeiting persist.

[0003] One of the primary sources of fraud, which is prevalent in the credit card industry, is skimming. Skimming refers to the electronic copying of a card's magnetic stripe data to create counterfeit cards.

[0004] Skimming is predominantly a phenomenon afflicting static magnetic stripe based transactions. This is because the magnetic stripe, which is placed on the back of a transaction card and stores a variety of data on three separate tracks, is a passive medium. In other words, the digital content of the magnetic stripe can be perfectly copied, without any difference between the copy and the original.

[0005] One of the primary means by which skimming can be prevented is for the consumer to closely monitor the whereabouts of his transaction card. This may allow the consumer to prevent the card from being swiped through inappropriate devices. However, as contactless cards evolve, the classic skimming problem comes along with it when using static data. In fact, in a wireless environment the opportunity to skim magnetic stripe data is more prevalent. In a wireless environment, a potential skimmer need not physically possess the card to be skimmed nor have access to any of the physical equipment (e.g., POS terminal, communication lines, etc.) which is required for skimming in a wire based environment. A skimmer can, without the knowledge of the consumer or merchant, intercept the wireless transaction and copy the data being transmitted from the card to POS terminal.

[0006] To address the above problems, a dCW or a dynamic card verification value can be used. For example, various systems and methods for generating dCW's are discussed in U.S. Pat. App. No. 10/642,878 entitled "Method and System for Generating a Dynamic Verification Value" filed on August 18, 2003, and in U.S. Pat. App. No. 11/764,376 entitled "On-Line Payment Transactions" filed on January 29, 2008.

[0007] In addition to generating a dCVV, a dCW can be more effective for preventing fraud when it is securely received by a consumer. However, securely receiving and using a dCVV cannot overly interfere with a consumer's experience conducting a transaction. A consumer might not use the dCW or a consumer might conduct fewer transactions if the inconvenience of receiving and using a dCW is too great.

[0008] Embodiments of the invention are directed to addressing the above problems, and other problems, individually and collectively.

SUMMARY

[0009] Apparatuses, methods, and systems pertaining to the verification of portable consumer devices are disclosed.

[0010] One exemplary embodiment of the invention is directed to a verification token for obtaining a device verification value for a portable consumer device. The exemplary verification token comprises a peripheral interface adapted to couple to a peripheral interface of a computer, a reader adapted to read identification information from portable consumer devices, a computer-readable medium, a data processor electrically coupled to the peripheral interface of the verification token, the reader, and the computer-readable medium, and code embodied on the computer-readable medium that directs the data processor to perform various actions. In an exemplary implementation, the verification token comprises code that directs the data processor to communicate with a computer by way of the verification token's peripheral interface and to gain access to a networking facility of the computer, code that

directs the data processor to receive identification information read from a portable consumer device by the reader, code that directs the data processor to transmit at least a portion of the received identification information to an entity that can provide a device verification value (*e.g.*, validation entity or gateway) by way of the networking facility of the computer, and code that directs the data processor to receive, after transmitting said identification information, a device verification value from the entity by way of the networking facility of the computer. The verification token may send the identification information to the computer in a number of forms, including: (1) unaltered form ("clear form"), (2) encrypted form, (3) hashed formed (*e.g.*, encoded), (4) signed form, (5) or any combination of these forms. These forms may be generated by the portable consumer device, the verification token, the computer, or any combination thereof. In addition, the verification token and the entity (*e.g.*, validation entity or gateway) may perform a mutual authentication process before the verification token sends the identification information. As used in the claims, the term "entity that can provide a device verification value" encompasses a validation entity, a gateway, or any combination thereof.

[0011] Another exemplary embodiment of the invention is directed to a verification token for obtaining a device verification value for a portable consumer device. The exemplary verification token comprises a peripheral interface adapted to couple to a peripheral interface of a computer, a reader adapted to read identification information from portable consumer devices, a computer-readable medium, a data processor electrically coupled to the peripheral interface of the verification token, the reader, and the computer-readable medium, and code embodied on the computer-readable medium that directs the data processor to perform various actions. In an exemplary implementation, the verification token comprises code that directs the data processor to communicate with a computer by way of the verification token's peripheral interface and to access to a networking facility of the computer, code that directs the data processor to establish communications, using the networking facility of the computer, with an entity that can provide a device verification value (*e.g.*, a validation entity, or a gateway in communication a validation entity), code that directs the data processor to receive identification information read from a portable consumer device by the reader, code that directs the data processor to transmit at least a portion of the received identification information to the entity (*e.g.*, validation entity or gateway) by way of the networking facility of the computer, and code that directs the data

processor to receive, after transmitting said identification information, a device verification value from the entity by way of the networking facility of the computer. The verification token may send the identification information to the computer in the forms indicated above.

[0012] In some implementations of these exemplary embodiments, the above codes and identification information are stored independently of the computer and are secure from programs (including spyware and other malicious programs) running on the computer. In this implementation, the identification information is put in secure form (*e.g.*, encrypted, hashed, signed, or combination thereof) by the verification token before the information is provided to the computer. Accordingly, securing the information is not dependent upon the security of the computer. Symmetric or asymmetric keys may be used for encryption and signing. The keys for a verification token may be unique with respect to other verification tokens. Keys, and particularly symmetric keys, may be based upon a uniquely assigned serial number for the verification token, which the token communicates to the validation entity and/or gateway. Both the verification token and the validation entity and/or gateway may have a shared secret on how to derive a key from the serial number, such as by manipulating and/or replacing selected digits of the serial number. A number of keys may be derived from the unique serial number using respective shared secrets. Thus, the challenge and response messages used in a mutual authentication process may be signed using respective keys derived from the serial number.

[0013] Another exemplary embodiment of the invention is directed to a method of obtaining a device verification value for a portable consumer device. The exemplary method comprises establishing a communications link between a verification token and a computer, the computer having a networking facility; reading identification information from a portable consumer device into the verification token; transmitting the read identification information from the verification token to an entity that can provide a device verification value (e.g., a validation entity and/or gateway) through the networking facility of the computer; and after transmitting the identification information, receiving, at the verification token, a device verification value from the entity (*e.g.*, validation entity and/or gateway) by way of the networking facility of the computer. The identification information may be transmitted from the token to the computer in a number of forms, including: (1) unaltered form ("clear form"), (2)

encrypted form, (3) hashed formed (*e.g.*, encoded), (4) signed form, (5) or any combination of these forms. These forms may be generated by the portable consumer device, the verification token, the computer, or any combination thereof. In addition, the method may include causing the verification token to authenticate the validation entity and/or gateway, such as through a mutual authentication process, before transmitting the identification information to the validation entity and/or gateway.

[0014] Another exemplary embodiment of the invention is directed to a method of obtaining a device verification value for a portable consumer device. The exemplary method comprises establishing a communications link between a verification token and a computer, the computer having a networking facility; establishing a communications session between the verification token and an entity that can provide a device verification value (e.g., a validation entity and/or gateway) using a networking facility of the computer; reading identification information from a portable consumer device into the verification token; transmitting the read identification information from the verification token to the entity (*e.g.*, validation entity and/or gateway) through the communications session; and after transmitting the identification information, receiving, at the verification token, a device verification value from the entity (*e.g.*, validation entity and/or gateway) by way of the communications session. The identification information may be transmitted from the token to the computer in any of the above indicated forms. In addition, the method may include causing the verification token to authenticate the validation entity and/or gateway, such as through a mutual authentication process, before transmitting the identification information to the validation entity and/or gateway.

[0015] Another exemplary embodiment of the invention is directed to a method of using a verification token. The exemplary method comprises coupling a verification token to a computer using a peripheral interface of the computer, the computer having a networking facility, the verification token comprising a peripheral interface adapted to couple to a peripheral interface of a computer, a reader adapted to read identification information from portable consumer devices, a computer-readable medium, and a data processor, the token being configured to read identification information of a portable consumer device using the reader and to obtain a device verification value therefor from a first entity (*e.g.*, a validation entity and/or gateway) using the networking facility of the computer. The method further comprises

presenting a portable consumer device to the reader of the verification token to obtain a device verification value for the portable consumer device, and providing the obtained device verification value to a second entity. The second entity may be involved with a transaction between itself and a user of the verification token.

[0016] Another exemplary embodiment of the invention is directed to a validation entity that provides device verification values to verification tokens. The exemplary validation entity comprises a computer-readable medium, a data processor electrically coupled to the computer-readable medium, and code embodied on the computer-readable medium that directs the data processor to perform various actions. The exemplary validation entity further comprises: code that directs a data processor to receive a request for a device verification value for a portable consumer device associated with a user, the request comprising identification information pertaining to the portable consumer device; code that directs the data processor to apply at least one validation test pertaining to the received request; and code that directs the data processor to send, if the at least one validation test is passed, a device verification value to a verification token associated with the user or to an entity configured to forward the device verification value to the token.

[0017] Another exemplary embodiment of the invention is directed to a computer program product that provides device verification values. The exemplary product comprises: code that directs a data processor to receive a request for a device verification value for a portable consumer device associated with a user, the request comprising identification information pertaining to the portable consumer device; code that directs the data processor to apply at least one validation test pertaining to the received request; and code that directs the data processor to send, if the at least one validation test is passed, a device verification value to a verification token associated with the user or to an entity configured to forward the device verification value to the token.

[0018] Another exemplary embodiment of the invention is directed to a validation entity that provides device verification values to verification tokens. The exemplary validation entity comprises a computer-readable medium, a data processor electrically coupled to the computer-readable medium, and code embodied on the computer-readable medium that directs the data processor to perform various actions. The exemplary validation entity further comprises code that directs the data processor to communicate with a verification token over a communications network

with a computer disposed between the verification token and the communications network, the verification token being coupled to the computer by way of a peripheral interface of the computer and configured to access a networking facility of the computer, the verification token being configured to read a portable consumer device for identification information, and to cause at least a portion of the identification information to be sent in encrypted form to the validation entity using the networking facility of the computer. The exemplary validation entity further comprises code that directs the data processor to receive encrypted identification information sent by the verification token, code that directs the data processor to decrypt the encrypted identification information, code that directs the data processor the data processor to apply at least one validation test to the decrypted identification information, and code that directs the data processor to transmit, if the at least one validation test is passed, a device verification value to the verification token. Further embodiments may include transmitting the device verification value to a payment processing network.

[0019] Another exemplary embodiment of the invention is directed to a validation entity that provides device verification values to verification tokens. The exemplary validation entity comprises a computer-readable medium, a data processor electrically coupled to the computer-readable medium, and code embodied on the computer-readable medium that directs the data processor to perform various actions. The exemplary validation entity further comprises code that directs the data processor to communicate with a verification token over a communications network with a computer disposed between the verification token and the communications network, the verification token being coupled to the computer by way of a peripheral interface of the computer and configured to access a networking facility of the computer, the verification token being configured to read a portable consumer device for identification information, and to cause at least a portion of the identification information to be sent to the validation entity using the networking facility of the computer. The verification token also being configured to cause a serial number and an encrypted message to be sent to the validation entity using the networking facility of the computer. The message is encrypted by an encryption key, with the serial number and encryption key being uniquely assigned to the verification token. The exemplary validation entity further comprises code that directs the data processor to receive encrypted the serial number, the encrypted message, and identification

information sent by the verification token, code that directs the data processor to apply at least one validation test to the serial number and encrypted message, and code that directs the data processor to transmit, if a selected number of the one or more validation tests are passed, a device verification value to the verification token. Further embodiments may include transmitting the device verification value to a payment processing network.

[0020] In each of the embodiments described above, and in each of the embodiments described below, the communications between the computer and the validation entity may be facilitated by, and/or conveyed through, a gateway (*e.g.*, a proxy server, server entity, *etc.*) that is disposed between the computer and the validation entity. The gateway may act as an intermediary between a plurality of verification tokens and their associated computers on the one side, and a plurality of validation entities on the other side. The gateway may receive one or more initial communications from a verification token (via a computer in communication with the token), and may determine from information in the one or more initial communications an appropriate one of the validation entities to use to fulfill the token's request for a device verification value. For example, each verification token may be configured to operate with portable consumer devices issued by many different issuing banks or other such entities, and one or more of the validation entities may be configured to process requests from portable consumer devices issued by respective issuing banks or other such entities. The gateway may determine an appropriate one of validation entities to use based upon the identification information that the token read from a portable consumer device and sent to the gateway in an initial communication. In one implementation, the gateway redirects the token to the determined appropriate validation entity, with further communications occurring directly between the verification token and the appropriate validation entity. In another implementation, the communications between the verification token and the appropriate validation entity may be conveyed through the gateway (after the gateway has initially determined the identity of the appropriate validation entity based upon one or more initial communications with the token). This latter implementation may comprise relatively simple passing through of communications between the token and the appropriate validation entity with minimal processing by the gateway, or may comprise having the gateway virtually present itself as the appropriate validation entity to the verification token. Such virtual

presentation may involve the gateway decrypting each message from the verification token, communicating with the appropriate validation entity to formulate a response to the token's message, and encrypting and sending a response message to the verification token. The gateway may also conduct one or more validation tests on behalf of the appropriate validation entity, particularly those related to validating the verification token. In this case, the gateway does not need to send to the appropriate validation entity those communications it receives from the token that pertain to validation tests that the gateway is handling. The gateway may be associated with, or operated by, a payment processing network.

[0021] Another exemplary embodiment of the invention is directed to a method of providing a device verification value. The exemplary method comprises: receiving, at a server, a request for a device verification value for a portable consumer device associated with a user, the request and comprising identification information pertaining to the portable consumer device; applying at least one validation test pertaining to the received request; and sending, if the at least one validation test is passed, a device verification value to a verification token associated with the user or to an entity configured to forward the device verification value to the token.

[0022] Another exemplary embodiment of the invention is directed to a method of validating a portable consumer device presented to a verification token. The exemplary method comprises communicating with a verification token over a communications network with a computer disposed between the verification token and the communications network, the verification token being coupled to the computer by way of a peripheral interface of the computer and configured to access a networking facility of the computer. The verification token is configured to read a portable consumer device for identification information, and to send the identification information in encrypted form to the validation entity using the networking facility of the computer. The method further comprises decrypting identification information received from the verification token, and applying one or more validation tests to the decrypted identification information. The method further comprises transmitting, if a selected number of the one or more validation tests are passed, a device verification value to the token. Further embodiments may include transmitting the device verification value to a payment processing network.

[0023] Another exemplary embodiment of the invention is directed to a method of validating a portable consumer device presented to a verification token. The

exemplary method comprises communicating with a verification token over a communications network with a computer disposed between the verification token and the communications network, the verification token being coupled to the computer by way of a peripheral interface of the computer and configured to access a networking facility of the computer. The verification token is configured to read a portable consumer device for identification information, and to send the identification information to the validation entity using the networking facility of the computer. The verification token is also configured to send a serial number and a message encrypted by an encryption key to the validation entity, with the serial number and encryption key being uniquely assigned to the verification token. The method further comprises receiving the serial number, encrypted message, and identification information from the verification token, and applying one or more validation tests to the serial number and encrypted message. The method further comprises transmitting, if a selected number of the one or more validation tests are passed, a device verification value to the token. Further embodiments may include transmitting the device verification value to a payment processing network.

[0024] Another exemplary embodiment of the invention is directed to a method comprising reading identification information from a portable consumer device into a verification token temporarily coupled to a computer through a peripheral interface; establishing communications between a verification token and the computer, the computer having a networking facility; and establishing communications between the verification token and a validation entity using the networking facility of the computer. The verification token may be detachable coupled to the computer. The communications between the verification token and the validation entity may comprise a communications session.

[0025] To reiterate, the communications between the computer and the validation entity in each of the above embodiment may be conveyed through a server disposed between the computer and the validation entity, as described above.

[0026] Further details regarding embodiments of the invention are provided below in the Detailed Description with reference to the Figures.

BRIEF DESCRIPTION OF THE DRAWINGS

[0027] FIG. 1 illustrates some exemplary embodiments of the invention.

[0028] FIG. 2 illustrates an exemplary method embodiment that can be used by a verification token.

[0029] FIG. 3 illustrates an exemplary method embodiment that can be used by a user of a verification token.

[0030] FIG. 4 illustrates an exemplary method embodiment that can be used by a validation entity.

[0031] FIG. 5 illustrates an exemplary implementation of a computer-readable memory that can be used by a verification token.

[0032] FIG. 6 illustrates an verification token and computer using USB connectors in the peripheral interfaces.

[0033] FIG. 7 illustrates an exemplary identification information that can be send by a verification token and used by a validation entity.

[0034] FIG. 8 illustrates additional exemplary embodiments of the invention.

DETAILED DESCRIPTION

[0035] Embodiments disclosed herein pertain to the verification of portable consumer devices. A portable consumer device comprises a device that holds identification information pertaining to an account held by a user with another entity, which is typically an entity that holds, extends, or credits items of value to the user (*e.g.*, monetary funds, credits, debts, *etc.*). Portable consumer devices encompass credit cards, charge cards, debit cards, bank cards, prepaid cards, access cards, security cards, and other cards that identify an account held by a user with another entity. The cards are capable of existing in both passive forms (*e.g.*, card with a magnetic stripe) and active forms (*e.g.*, integrated circuit cards, smartcards), and further encompass portable electronic devices that, in whole or in part, function as such cards. Such portable electronic devices can include memory cards, account tokens, fobs, stickers, cellular telephones (including near-field communications phone), keychain devices (such as the Speedpass™ commercially available from Exxon-Mobil Corp.), personal digital assistants, other mobile electronic devices, transponders, smart media, and pagers.

[0036] The identification information held by (*e.g.*, embodied on) a consumer portable device comprises at least an account number, and preferably at least one of the following: a digital fingerprint of a magnetic stripe of the portable consumer device, or a variable datum that varies each time the portable consumer device is read for its identification information, as illustrated in FIG. 7. The magnetic stripe carries at least the account number of the device. The account number identifies the consumer account within at least one payment processing network, and may comprise a primary account number (PAN); it may also comprise alphanumeric characters. The digital fingerprint of the magnetic stripe is representative of the distribution of magnetic particles that form the magnetic stripe, and is generated by a specialized card reader that samples the distribution of magnetic particles when the card is swiped. The variable datum typically comprises number characters, but may comprise alphanumeric characters. The values of the variable datum vary in a way that is known to both the portable consumer device and an authorization entity, the latter of which may be an issuing bank or a payment processing network. The variable datum encompasses the dynamic CVV ("dCVV") and CVC3 card verification values generated by smartcards (both the contact and contactless forms), as well as cryptograms generated by many smartcards (*e.g.*, cryptogram 17). The datum values may be pre-stored in a computer-readable medium of the device and in a computer-readable medium of the authorization entity, or may be generated by each of the device and the entity as needed (*e.g.*, "generated on the fly") using a confidential algorithm known to the device and the entity or by a known algorithm that uses confidential keys or confidential information. The variable datum may comprise, or may be accompanied by, a counter value that indicates the number of times the portable consumer device has generated the variable datum; the counter value may assist the authorization entity in retrieving the variable datum from the entity's computer-readable medium, or in generating the variable datum from the algorithm. However, a counter value is not necessary, and the authorization entity may deduce the number of times the device has generated the variable datum from the history of authorization requests made for the device, or an algorithm that does not require a counter may be used.

[0037] The identification information may further comprise the name of the account holder (*e.g.*, the user), the expiration date of the card, service codes, and discretionary data. As an example, the identification information may include the

conventional "payment data" stored on the tracks of the magnetic stripe of a conventional credit card (*e.g.*, Track 1, Track 2, and/or Track 3).

[0038] The identification information of a portable consumer device is read by a reader, which is an electrical component that can read the identification information from a portable consumer device and provide the identification information to another electrical component. A reader may comprise one or more of the following: a magnetic stripe reader (which may include fingerprint sampling circuitry), a card contact reader, and a contactless reader, the latter of which is commonly known as an RFID reader (RFID being an acronym for radio-frequency identification). A reader for reading fingerprints of magnetic stripes may include a security module that comprises a proprietary algorithm that generates a digital fingerprint from the sampled fingerprint data and that encrypts the digital fingerprint with a nonce word using an encryption key. Readers are predominantly found at point-of-sales locations of merchants.

[0039] A typical credit card transaction flow using a portable consumer device at a point-of-sales location is described next. The user's portable consumer device is provided to the user by or on behalf of an issuing bank. The issuing bank extends credit to the user, represents the user in credit card transactions, and pays merchants for the purchases made by the user. A user presents his or her portable consumer device to a merchant at a point-of-sales location to pay for an item or service. The merchant uses a reader to read the user's portable consumer device, and sends the identification information read from the device along with merchant's information and the transaction amount to an acquiring bank. The merchant may also read the portable consumer device for the printed card verification value (*e.g.*, the CVV value printed on the backs of many credit cards), and may send this along as part of the transaction information sent to the acquiring bank. The acquiring bank represents, and vouches for, the merchant in credit card transactions. The acquiring bank forwards the transaction information to a payment processing network, such as VisaNet™, for authorization. A payment processing network generally encompasses a collection of one or more data processing server computers, subsystems, networks, and operations used to support and deliver one or more of the following: authorization services, exception file services, and clearing and settlement services. Payment processing networks encompass bank processing networks, credit-card payment processing network, *etc*. An exemplary payment processing network may

include VisaNet™. Exemplary payment processing networks are able to process one or more of the following: credit-card transactions, debit-card transactions, and other types of commercial transactions. A payment processing network may use any suitable wired or wireless network, including the Internet, to communicate with acquiring banks and issuing banks.

[0040] Prior to the occurrence of a credit-card transaction, the payment processing network has established a protocol with each issuing bank on how the bank's transactions are to be authorized. In some cases, such as when the transaction amount is below a threshold value, the payment processing network will authorize the transaction based on information that it has about the user's account without consulting the issuing bank, and will accept the liability if the transaction turns out to be fraudulent. In other cases, such as when the transaction amount is above a threshold value, the payment processing network will forward the transaction information on to the issuing bank for verification and authorization. As part of the authorization process, the payment network or the issuing bank may verify the digital fingerprint or the varying datum provided by the portable consumer device. The digital fingerprint is stored at the issuing bank, and may be securely provided to the payment processing network by the issuing bank for storage and subsequent use. The algorithm for generating the varying datum is stored at the issuing bank, and may be securely provided to the payment processing network for storage and subsequent use. As also part of the authorization process, the payment network or the issuing bank may verify the printed card verification value (*e.g.*, CVV), which is stored at the issuing bank, and may be securely provided by the issuing bank to the payment processing network for storage and subsequent use. The degree to which the payment processing network is involved in the verification of the consumer portable device and the authorization of the transaction is typically configured according to the wishes of the issuing bank. Once the transaction is authorized, the payment processing network sends an authorization indication to the acquiring bank, which sends the authorization indication on to the merchant. In order to reduce fraud, merchants are not allowed to store digital fingerprints, variable datum, and printed card verification values (CVVs) for more than 24 hours.

[0041] When a user wishes to make an online purchase with a merchant over the Internet, the user types in the credit card account number, cardholder name, expiration date, and the printed card verification value into respective fields on the

merchant's checkout page. In this case, the card's magnetic fingerprint or the card's variable datum is not used in the transaction, and they are not available to the payment processing network or the issuing bank to aid in verifying that the card was actually present during the transaction. Accordingly, there is a greater risk of fraud with such online purchases. For example, a store clerk can copy down the account information and printed verification value during a transaction at a point-of-sales location, and can later use the copied information to make an online purchase. As another example, a hacker can install spyware on the user's computer to intercept the account information and printed verification value, and use it to make fraudulent purchases at other online merchants. Other avenues of potential fraud exist. Embodiments of the invention are directed to mitigating these types of fraudulent activity.

[0042] FIG. 1 illustrates some exemplary embodiments of the invention in the context of an online purchase. A general overview description of the embodiments and components shown in the figure will be given, followed by more detailed descriptions of the components. Shown in the figure are icons for a user **1**, the user's portable consumer device **5**, the user's communication device **7** (such as a cell phone), the user's computer **10**, the merchant's website **20**, and a first communications network **31** that enables the user's computer and the merchant's website to communicate with one another. The first communications network **31** may include the Internet, a telecommunications network (*e.g.*, a wireless network, cell phone network, a telephone network, a cable network, or any combination thereof), a wide area network (WAN), a local area network (LAN), a home router or gateway coupled to one of the above networks, or any combination of the above. Also shown in FIG. 1 is an acquiring bank **50** for the merchant, an issuing bank **60** for the portable consumer device **5**, a payment processing network **70**, and a second communications network **32** that enables the payment processing network **70** to communicate with each of the banks **50** and **60**. The second communications network **32** may comprise the Internet (and therefore may overlap and share facilities with the first communications network **31**), or may comprise one or more private networks, or combination of one or more private networks with the Internet. A private network may comprise a telecommunications network, a wide area network (WAN), a local area network (LAN), or any combination thereof. In some instances, the first and second communications networks **31** and **32** may be the same (such as

a network using the Internet as the backbone). A communications network generally comprises a network of one or more communications links and two or more nodes that pass messages from one part of the network to another part. Each node comprises one or more pieces of electrical machinery, and each link may comprise one or more of the following: optical fibers, optical links, radio links, electrical wires. The components described so far are, for the most part, conventional and arranged in a conventional manner.

[0043] FIG. 1 illustrates a verification token **40** according to one embodiment of the invention, and a validation entity **80** according to another embodiment of the invention. These components, and the interactions between them and between other components shown in FIG. 1 are novel, and do not form part of the prior art. Verification token **40** has a reader **44** to read portable consumer device **5**, and a peripheral interface **46** adapted to couple to a peripheral interface **16** of computer **10**. Reader **46** may comprise one or more of the following: a magnetic stripe reader (which may include fingerprint sampling circuitry and security module), a card contact reader, and a contactless reader, the latter of which is commonly known as an RFID reader. Verification token **40** is configured to communicate to validation entity **80** by way of a networking facility **14** of computer **10**. After user **1** fills a purchase cart on merchant website **20**, the user may bring up the merchant's checkout page to provide the user's payment information and commit to the purchase. At this point, user **1** may present his or her portable consumer device **5** to a card reader **44** of verification token **40** to provide the device's identification information (an example of which is illustrate in FIG. 7). The verification token **40** reads the identification information from the user's portable consumer device **5**, and sends at least a portion of the identification information in a secure manner (*e.g.*, in an encrypted form) to validation entity **80** to request a device verification value for the portable consumer device **5**. For the sake of clarity, and without loss of generality, we can refer to the device verification value provided by validation entity **80** as a "dCVV2" value, so as to distinguish it from the dynamic "CVC3" or "dCVV" values generated by smartcards, which were described above, and from the CVV field found on the merchant's checkout page. Validation entity **80** applies one or more validation tests to verification token **40** and/or the identification information to obtain a level of confidence that the portable consumer device **5** was actually presented to verification token **40** to request the dCVV2 value. When the one or

more validation tests are passed, and preferably with no tests being failed, validation entity **80** sends a dCVV2 value to verification token **40**.

[0044] In cases where the user's portable consumer device **5** generates a cryptogram (*e.g.*, cryptogram 17), card reader **44** provides the user's device **5** with "dummy" transaction information that is known to both token **40** and validation entity **80**. The dummy transaction information may include a static transaction amount and a static merchant name, depending upon the type of cryptogram to be generated. The dummy transaction information may be different for each token **40**. The user's device **5** uses the transaction information to generate the cryptogram. The user's device typically has a counter value, often called the Application Transaction Counter (ATC), which is included in the cryptogram computation, and which is incremented with each transaction. The counter reduces the chances of a fraudster guessing the cryptogram value. In some cases, user's device **5** may need a PIN to activate the computation of the cryptogram. For this, token **40** may display a pop-up window on the user's computer **10** that requests the entry of a PIN by the user, and token **40** may provide the pin to the user's device **5** along with the request for the cryptogram.

[0045] A first validation test that validation entity **80** may apply pertains to verifying that verification token **40** is authentic. For this, verification token **40** may send its serial number to validation entity **80**, along with a message encrypted by an encryption key, with the message and encryption key being known to token **40** and entity **80** (but not the general public), and with the encryption key further being uniquely assigned to the token's serial number (uniquely assigned to the token). Validation entity **80** has a database of serial numbers and corresponding uniquely assigned encryption keys, and can validate that verification token **40** has sent the correct message for the serial number. Validation of the correct message serves to authenticate verification token **40**. If the first validation test is failed, validation entity **80** may record the serial number of the failed token **40** and the source IP address from which the failed token **40** made the request in a database (such as a database **86** described below). A second validation test that validation entity **80** may apply pertains to verifying that verification token **40** has not been involved in fraudulent transactions. For this, validation entity **80** may also have a database that tracks the serial numbers of verification tokens that have been used in fraudulent activities, and may check the serial number of verification token **40** against this

database. The second validation test may further comprise checking the token serial number and/or the IP address from which an incoming dCVV2 request was originated (the source IP address of the message) against the previously-described database that stores token serial numbers and IP addresses associated with requests that have failed the first validation test. If a token serial number or IP address is found in this database, the second validation test may be deemed to have been failed. Checking the token serial numbers and/or the IP addresses in this way prevents replay attacks by fraudsters. It may be appreciated that the database of serial numbers of tokens that failed the first validation test may be combined with the database of serial numbers of tokens involved in fraudulent activities. This combined database, as well as the two other databases, may be generically termed as a database of serial numbers of suspicious tokens. If the first and second validation tests are passed (*e.g.*, encrypted serial number matches value in database, and no fraudulent use and/or suspicious activity by the token), validation entity **80** may send a dCVV2 value to verification token **40**, or may apply additional validation tests before sending a dCVV2 value. Such an additional validation test pertains to checking the digital fingerprint or variable datum of portable consumer device **5**. Validation entity **80** may have a stored record of the digital fingerprint of portable consumer device **5** or the algorithm for generating the variable datum of device **5**, and can validate the received identification information by comparing the fingerprint or variable datum provided in the received information with the fingerprint or variable datum that it obtains from its stored record for device **5**. If the additional validation test is passed, validation entity **80** may send a dCVV2 value to verification token **40**. The additional validation test may be performed in addition to, or instead of, the previously described validation tests.

[0046] The dCVV2 value provided by validation entity **80** comprises a variable datum (*e.g.*, a multi-digit number), and is used by the user to complete the purchase transaction. Verification token **40** may display the dCVV2 value to the user so that the user may enter the dCVV2 value into CVV field of the checkout page of the merchant's website, or verification token **40** may enter the dCVV2 value directly into the CCV field of the merchant's checkout page. After the dCVV2 value has been entered into the CVV field, the user may complete the purchase. This form of the dCVV2 value enables it to work within existing payment processing systems and flows. The merchant's website **20** then uses the dCVV2 value for the CVV in its

authorization request for the purchase. The authorization request is sent to acquiring bank **50**, which then forwards it to payment processing network **70** for authorization. Through a separate channel, validation entity **80** may send the dCVV2 value to payment processing network **70** and/or issuing bank **60**, along with the account information (*e.g.*, account number), so that the merchant's authorization request can be processed. This serves to notify payment processing network **70** and/or issuing bank **60** that a dCVV2 value for portable consumer device **5** was requested and provided to a merchant, and to expect the merchant to provide the dCVV2 value in an authorization request for the account.

[0047] Payment processing network **70** can compare incoming authorization requests from merchants (such as forwarded by acquiring banks) against the information it receives from validation entity **80** (such as by looking at account numbers), and can match (*e.g.*, correlate) incoming authorization requests with validation information sent by validation entity **80**. If a match is found, payment processing network **70** has a high degree of assurance that consumer portable device **5** was in the possession of user **1** at the time the purchase transaction was made. This provides a greater degree of assurance in comparison to the reliance on CCV values printed on the backs of credit cards. Payment processing network **70** and issuing bank **60** can then undertake the other actions that they perform to authorize the transaction, such as checking whether the merchant **20** is in good standing, and checking the account limit of user **1** to ensure that there are sufficient funds to cover the purchase amount of the transaction. In this case, payment processing network **70** does not need to validate the digital fingerprint and/or the variable datum of the portable consumer device **5**, if those actions have been done by validation entity **80**. (Payment processing network **70** may, however, perform those validation actions for merchant point-of-sales transactions.)

[0048] As a further feature, which is useful when multiple devices **5** have been allocated under one account number (*e.g.*, multiple cards under one PAN for a household), the identification information that token **40** collects and provides to validation entity **80** may include a device identifier alone with the account number. This device identifier uniquely identifies one of the devices allocated under the account number. Provision entity **80** may further use the device identifier to obtain different dCVV2 values for the different devices allocated under the account number. As a further feature, validation entity **80** may send to token **40** shipping address

information and/or billing address information of the user that has been previously associated to the device, and token **40** may fill this information into corresponding fields on the merchant checkout page.

[0049] Embodiments and components shown in FIG. 1 are now described in greater detail. The user's computer **10** may comprise a desktop computer, a laptop computer, or any portable electronic device that has a networking facility and a peripheral interface for communicating with one or more peripheral devices. Computer **10** has one or more processors **11**, a tangible computer-readable medium **12** coupled to processor(s) **11** that stores instruction codes (software) that direct processor(s) **11** and that stores data used by processor(s) **11**, and a user interface **13** coupled to processor(s) **11**. Networking facility **14** and peripheral interface **16**, which were previously described above, are also coupled to processor(s) **11**, with networking facility **14** also being coupled to first communications network **31**. User interface **13** comprises one or more video output devices (*e.g.*, displays, screens) and one or more input devices (*e.g.*, keyboard, mouse, trackball, *etc.*) for user **1** to receive information from computer **10** and to provide input to computer **10**. Computer-readable medium **12** may comprise a combination of semiconductor memory and non-volatile storage, such as one or more disk drives and/or non-volatile memory. Computer-readable medium **12** stores an operating system for computer **10**, which enables processes and applications to be run by processor(s) **11**. The operating system provides services to these processes and applications, and enables these processes and applications to access components of user interface **13**, portions of computer-readable medium **12**, networking facility **14**, peripheral interface **16**, and other components of computer **10**. The operating system may be complex and full featured, such as found on desk-top computers, or simplified, such as found on cell phones, PDAs, and many other types of portable electronic devices.

[0050] Networking facility **14** of computer **10** may comprise software and hardware that enable a process running on computer **10** to communicate with a communications network, such as network **31**, to send and receive messages, data, and the like to one or more entities coupled to the communications network. The hardware of facility **14** may comprise dedicated hardware separate from processor(s) **11**, or the shared use of processor(s) **11**, or a combination thereof. The software of facility **14** may comprise firmware, software stored in computer-readable

medium **12** or another computer-readable medium, portions of the operating system, or a combination of any of the preceding items. Networking facility **14** is preferably a non-exclusive resource, allowing access to the communications network by other processes and applications being run by computer **10**. Peripheral interface **16** of computer **10** comprises a wired or wireless connection that enables a peripheral device (separate from computer **10**) to communicate with the computer. Conventional wired connections include universal serial bus (USB) connectors ("USB ports"), serial ports, parallel ports, and PCMCIA ports. Conventional wireless connections include infra-red (IR) base stations and Bluetooth™ base stations that are built into computer **10** or that are coupled to a peripheral interface of computer **10**.

[0051] In addition to reader **44** and peripheral interface **46** (described above), verification token **40** further comprises a processor **41**, a tangible computer-readable medium **42** coupled to processor **41** holding data and codes that direct the operation of processor **41**, a security module **43** coupled to processor **41** and adapted to securely store one or more encryption keys and to encrypt and decrypt data for token **40**, a reader **44** coupled to processor **41** and adapted to read portable consumer devices **5**, and a peripheral interface **46** coupled to processor **41** and adapted to communicate to computer **10** by way of peripheral interface **16**. Processor **41** may comprise a conventional microprocessor, and computer-readable medium **42** may comprise a combination of semiconductor memory and non-volatile storage, such non-volatile memory. FIG. 5 illustrates an exemplary implementation of computer-readable medium **42**, which include the storage of several datum elements (described in greater detail below), processor codes that direct the operation of processor **41**, and processor memory which processor **41** may use in carrying out its tasks. Referring back to FIG. 1, security module **43** may comprise encryption and decryption circuitry (which may include one or more processors), and may comprise one or more encryption keys stored in a secured memory. Security module **43** may also include firewall security circuitry that protects verification token **40** from attacks from hackers conducted through peripheral interface **16**. Reader **44** may comprise a convention reader, as described above. Peripheral interface **46** may comprise a wired or wireless connection adapted to communicate with peripheral interface **16** of computer **10**. As indicated above, conventional wired connections include universal serial bus connectors ("USB ports"), serial ports,

parallel ports, and PCMCIA ports. Conventional wireless connections may include infra-red and Bluetooth™ remote stations. When using a conventional wired connection with peripheral interface **46**, verification token **40** may be detachably coupled to computer **10** at peripheral interface **16**, such as at a USB port connector. FIG. 6 illustrates an exemplary verification token **40-1** with a USB port connector (male type) as part of its peripheral interface **46-1**. Also illustrate in FIG. 6 is computer **10**, its peripheral interface **16-1** having a USB port connector (female type) to which USB connector **46-1** is plugged into, the user interface **13** of computer (e.g., screen and keyboard), the user's portable consumer device **5** (RFID-type card), user **1**, and the presentation of a dCVV2 value on user interface **13**. Token **40** may further include a visual indicator, such as a light-emitting diode (LED), that it lights when it is ready to read a user's device **5**, and may further include an audible indicator, such as a piezoelectric buzzer, that sounds when token **40** is finished with reading a user's device **5**. The visual and audible indicators may be operated by the circuitry of reader **44**. In other implementations, one or more of these indicators may be operated by processor **41** through I/O commands. Although Fig. 6 illustrated a token as something similar to a USB stick, the token may come in other forms. For example, it may be piece of hardware or other module installed into a computer, consumer device, or other device.

[0052] Referring back to FIG. 1, verification token **40** further comprises various codes embodied on computer-readable medium **42** that direct data processor **41** to perform respective actions (*e.g.* processor codes shown in FIG. 5). A first code directs data processor **41** to communicate with computer **10** by way of peripheral interface **46** so as to gain access networking facility **14** of computer **10**. The first code may comprise code that directs data processor **41** to send a device driver to computer **10** and an instruction to install the device driver in the computer's operating system, wherein the device driver is a collection of instructions to be run by computer **10** that enables computer **10** to recognize the verification token and communicate with the verification token **40**, and enables the token's data processor **41** to make function calls to various application program interfaces (API's) of the computer's operating system, such as those related to networking and accessing networking facility **14**. So called "self-installing" drivers are known to the art, and can be used here. They comprise one or more function calls to an application programming interface (API) of the computer's operating system, such as the device manager's API. The first code may be configured to work with a selected operating system, such as Windows or Symbian OS, or may be configured to work with several operating systems. In the latter case, the first code may include several

device drivers for the various operating systems, and instructions that query computer **10** for its operating system type and select (and install) the driver most appropriate for the computer's operating system. The device drivers may be stored in a section of computer-readable medium **42**, as illustrated in the example of FIG. 5. The first code may further include, as an option, instructions that direct processor **41** to generate an I/O signal that causes the above-described visual indicator to be lit in response to processor **41** gaining access to networking facility **14** of computer **10**.

[0053] Referring back to FIG. 1, a second code of verification token **40** directs data processor **41** to receive identification information read from portable consumer device **5** by the reader **44**. The second code may include code that directs the data processor **41** to receive a universal resource identifier (URID) of a validation entity **80**, as read from portable consumer device **5** by the reader **44**. The second code may comprise instructions that direct processor **41** to contact reader **44** at periodic intervals through an I/O command to determine if the reader has any data for the processor, and to read the data when data is indicated as being present. The second code may further direct processor **41** to contact reader **44** through an I/O command to clear the data after processor **41** has read it, or reader **44** may be configured to clear the data after it has sensed that processor **41** has read it, or after a period of time greater than the periodic contact interval used by processor **41**. In another implementation, reader **44** may be configured to generate an interrupt signal to processor **41** when data is present, and the second code may include instructions that direct processor **41** to respond to the interrupt signal by reading the data from reader **44** and clearing the interrupt. The second code may further include, as an option, instructions that direct processor **41** to generate an I/O signal that causes the above-described audible indicator to sound in response to processor **41** receiving data from reader **44**. The above instructions may include conventional I/O instructions that direct the communications with reader **44** and the indicators. Different portable consumer device **5** may store and provide different URID's to different validation entities **80**. A uniform resource identifier (URID) may comprise a uniform resource locator (URL), an Internet-protocol address (IP-address), or any other type of identifier that can identify an entity on a communications network. If a portable consumer device **5** does not provide a URID to validation entity **80**, verification token **40** may store a URID to a default validation entity **80**. In some configurations, some verification tokens **40** may be co-branded with respective

issuing banks and only work for portable consumer devices that are co-branded with the same issuing banks, and each issuing bank may have its own validation entity **80** with its own URID. In such a configuration, these verification tokens **40** may store the URIDs to their respective co-branded validation entities **80**. Instead of, or in addition to, this configuration, some verification tokens **40** may be associated with respective payment processing networks **70**, and each such network may have its own validation entity **80**. In such a configuration, these verification tokens **40** may store the URIDs to their respective associated validation entities **80**. Accordingly, the second code of verification token **40** may be further configured to direct data processor **41** to only use a default URID stored by token **40**, or to use a default URID if consumer portable device **5** does not provide token **40** with a URID to entity **80**. As yet another implementation, verification token **40** may include code that directs processor **41** to select one of a number of URIDs stored in token **40** based on a bank number provided in the identification information or embedded in the account number. The above further direction and codes may be implemented with conventional I/O instructions, memory access instructions, and CPU logical and control instructions. One or more URIDs to validation entities may be stored in computer-readable memory **42**, as illustrated in the example shown in FIG. 5.

[0054] Referring back to FIG. 1, A third code of verification token **40** directs data processor **41** to establish communications with validation entity **80** using networking facility **14** of computer **10**. The operating system of computer **10** comprises one or more software modules and application programs, generically called "network services modules" herein, that can access networking facility **14** and set up communications sessions to entities on communications network **31**. Such network services modules include Microsoft's Windows Communications Foundation (*e.g.*, .NET 3.0, .NET 4.0, *etc.*), Apple's CFNetwork Framework, the networking section of the Unix and Linux operating system kernels, the OS Services Layer and the Base Services Layer of the Symbian operating system, Internet browsers, and the like. Each of these network services modules is non-exclusive (*e.g.*, capable of serving more than one processor and more than one process/application) and provides an application programming interface (API) to a collection of functions that a processor can access using respective function calls. With these API facilities, a collection of function calls can be readily constructed for a processor to execute that enables the processor to establish a communications channel with an entity on a

communications network coupled to networking facility **14**, and to exchange messages and data with the entity. The third code of verification token **40** comprises such a collection of function calls to the API of a network services module of computer **10**, including one or more function calls that provide the universal resource identifier (URID) for validation entity **80** and an instruction to establish a session with the validation entity. The session may be a secure socket layer (or secure transport layer) session (*e.g.*, SSL session) with mutual authentication. As part of establishing the session in some implementations, the third code of verification token **40** may include directing data processor **41** to provide, or to cause to be provided, a network address for the token to the computer's network services module and to validation entity **80**. The network address may be static or dynamic, the latter of which may be obtained through API function calls to the computer's network services module. The network address may an IP address.

[0055] If token **40** wishes to use an Internet browser for a network services module, it may further comprise API function calls to the computer's operating system to initiate an instance of the browser and provide it with access to the browser instance. In some implementations, such as when verification entity **40** stores the URID of validation entity **80**, the third code may direct the data processor **41** to establish communications with validation entity **80** well before user **1** presents consumer portable device **5** to reader **44**, and before processor **41** reads device data from reader **44**. Verification token **40** and validation entity **80** may keep the communications session active until device **5** is presented to reader **44**, and between times that device **5** is presented to reader **44**, by intermittently exchanging "heartbeat" messages. For example, verification token **40** may periodically, aperiodically, or randomly send messages to validation entity **80** confirming its presence in the session, and validation entity **80** may send a reply message confirming its presence in the session.

[0056] The third code may be executed in response to data being received by processor **41** from reader **44**, or may be executed prior to receiving data from reader **44**. In the latter case, the third code may include, as an option, instructions that direct processor **41** to send an I/O command to reader **44** to enable its reading capability after processor **41** has established communications with validation entity **80**.

[0057] A fourth code of verification token **40** directs the data processor **41** to transmit at least a portion of identification information to validation entity **80** by way of networking facility **14** of computer **10**, wherein the identification information is transmitted in encrypted form. If an SSL session has been established, the fourth code may direct data processor **41** to pass the identification information to the computer's network services module using appropriate function calls to the API for the network services module, and the identification information may be transmitted in the SSL session, where the transmitted and received data are encrypted by a session key. For an additional layer of security, the fourth code may further comprise code that directs processor **41** to encrypt the identification information with the help of security module **43** using an encryption key stored in token **40** before providing it to networking facility **14**. These instructions may include conventional I/O instructions that direct the communications with security module **43** to pass the identification information to module **43** and to receive back the encrypted information. An encryption key for this may be stored in computer-readable medium **42** or in security module **43**.

[0058] A fifth code of verification token **40** directs data processor **41** to receive, after transmitting said identification information, a device verification value (*e.g.*, dCVV2 value) from validation entity **80** by way of networking facility **14** of computer **10**. This code may comprise function calls to the API of the computer's network services module to retrieve data sent by entity **80** in the session. The dCVV2 value may be encrypted by validation entity **80**, in which case the fifth code of verification token may further direct data processor **41** to decrypt the encrypted value, such as by using security module **43** (with input-output instruction calls to module **43**). The fifth code may include code that directs data processor **41** to display the received dCVV2 value to user **1**, such as by way of the user interface **13** of computer **10** or a miniature LCD screen, or the like, integrated with verification token **40**. In the former case, this code may comprise API function calls to the graphical user interface of the operating system of computer **10** to open a display box on user interface **13** to display the dCVV2 value in alphanumeric and/or graphical form. In the latter case, this code may comprise I/O instructions to the miniature LCD screen, or the like. In another implementation, verification token **40** may insert the received dCVV2 value in the CVV field of the merchant purchase page. In this case, the fifth code may further include code that directs data

processor **41** to locate a browser session on the computer that has a form field for a device verification value, and to fill the field with the device verification value received from the validation entity. This can include function calls to the API of the Internet browser to search the active web page or all open web pages for an input field marked as CVV, and to input the dCVV2 value into the CVV field.

[0059] In some implementations, the CVV field on the merchant's page may be configured as a hidden field that is not visible to the user. This may be done to ease the difficulty for the user in conducting the transaction, and to lessen the chances of the transaction falling through because of user confusion, technical difficulties, or the apparent demand for too much information. In this case, and as an option, the fifth code may comprise instructions that direct data processor **41** to locate a browser session on the computer that has a hidden field for a device verification value (*e.g.*, the merchant's check out page), and to fill the field with the device verification value received from the validation entity. In this case, the device verification value need not be presented in visual form to the user. The hidden field can, in many web programming languages, be readily indicated by a tag identifier or browser variable that is known to both the merchant and token **40**. If processor **41** cannot locate the hidden field, then the fifth code may further direct processor **41** to present the received device verification value to the user. These instructions can include function calls to the API of the Internet browser to search the active web page or all open web pages for the hidden field (as marked by the identifier or variable name), to input the dCVV2 value into the hidden field, and I/O instructions to an LCD screen or to computer **10** to visually present the dCVV2 value if the hidden field cannot be located, or function calls to the API of the Internet browser to visually present the dCVV2 value in a temporary browser window if the hidden field cannot be located.

[0060] In some configurations, validation entity **80** may provide a dynamic account number (often called a "dPAN" in the art) along with the dCVV2 value. For these configurations, the fifth code may be augmented to receive the dPAN along with the dCVV2 value, and to display the dPAN value to user **1** or to fill the value into an account field of the merchant purchase page, and include instructions similar to those described above for processing the dCVV2 value. Specifically, the fifth code may further include code that directs data processor **41** to display the received dPAN value to user **1**, such as by way of the user interface **13** of computer **10** or a miniature LCD screen, or the like, integrated with verification token **40**. In the former

case, this code may comprise API function calls to the graphical user interface of the operating system of computer **10** to open a display box on user interface **13** to display the dPAN value in alphanumeric and/or graphical form. In the latter case, this code may comprise I/O instructions to the miniature LCD screen, or the like. In another implementation, verification token **40** may insert the received dPAN value in the account field of the merchant purchase page. In this case, the fifth code may further include code that that directs data processor **41** to locate a browser session on the computer that has form fields for an account number and device verification value (*e.g.*, CVV field), and to fill the account field with the dPAN value and the device verification value field with the dCVV2 value received from the validation entity. This can include function calls to the API of the Internet browser to search the active web page or all open web pages for an input fields marked as "account number" (or "credit card number") and CVV, and to enter the dPAN value into the "account number" field and the dCVV2 value into the CVV field.

[0061] In some configurations, validation entity **80** may provide a billing address and/or shipping address (*e.g.*, the user's residence address and/or business address) associated with the portable consumer device **5** along with the dCVV2 value. The address information may have been previously associated with the device **5** by the issuing bank or the user through the user's online management account for the device or token. For these configurations, the fifth code may be augmented to receive the billing address and/or shipping address along with the dCVV2 value, and to fill the address into a corresponding fields of the merchant purchase page, using instructions similar to those described above for processing the dCVV2 value. Specifically, the fifth code may further include code that directs data processor **41** to receive the billing and/or shipping address information from validation entity **80** (which may be provided in a specific format with field indicators), to locate a browser session on the computer that has form fields for billing and/or shipping address(es) (*e.g.*, street address, city, state, postal code, country), and to fill these fields with the address information received from the validation entity. These instructions can include function calls to the API of the Internet browser to search the active web page or all open web pages for input fields marked with indicators of billing address and/or shipping address, and function calls to fill these fields.

[0062] The use of function calls to various application programming interfaces (APIs) of the operating system of computer **10** its support modules, facilities, and its applications is well known to the software art, and one of ordinary skill in the art will be able to construct instructions and API function calls to implement the above-described codes and tasks in view of this disclosure without undue experimentation.

[0063] FIG. 2 illustrates an exemplary embodiment **140** of a method that can be used by verification token **40**. Exemplary method **140** comprises a plurality of actions **141**-**145**. Action **141** comprises establishing a communications link between the verification token and the computer, with the computer having a networking facility, as described above. Action **142** comprises establishing a communications session between the verification token and a validation entity using the computer's networking facility and a network services module therefor. Action **143** comprises reading identification information from a portable consumer device **5** into the verification token using a reader, such as reader **44**. In some implementations, action **143** may precede either or both of actions **141** and **142**. Action **144** comprises transmitting the read identification information from the verification token to the validation entity through the communications session, the identification information being transmitted to the validation entity in an encrypted form. Action **144** may comprise directing the communications session to encrypt the identification information, and/or encrypting the identification information using an encryption key stored in the token. A triple DES based algorithm may be used for both encryptions. Action **145** comprises, after transmitting the identification information, receiving, at the verification token, a device verification value from the validation entity by way of the communications session. Action **145** may also include receiving a dPAN and/or address information, as described above.

[0064] FIG. 3 illustrates an exemplary embodiment **150** of a method for a user to use verification token **40** and the like. Exemplary method **150** comprises a plurality of actions **151**-**153**. Action **151** comprises coupling a verification token, such as token **40**, to a computer, such as computer **10**, using a peripheral interface of the computer. Action **152** comprises presenting a portable consumer device **5** to the reader of the verification token to obtain a device verification value for the device. If device **5** has a magnetic stripe, action **152** may comprise swiping the magnetic stripe through a magnetic stripe reader of the verification token. If device **5** comprises a wireless communications interface, action **152** may comprise waving device **5** near

the reader of verification token. Action **153** comprises providing the obtained device verification value to an entity involved with a transaction between the user and the entity. Action **153** may comprise entering the device verification value onto a webpage of entity, or conveying the value over the phone to a representative of the entity.

[0065] As indicated above, validation entity **80** may use a first validation test to validate verification token **40**. For this, verification token **40** may send its serial number to validation entity **80**, along with a message encrypted by an encryption key, with the message and encryption key being known to token **40** and entity **80** (but not the general public), and with the encryption key further being uniquely assigned to the token's serial number. Validation entity **80** has a database of serial numbers and the corresponding uniquely-assigned encryption keys (or stored algorithms for generating said keys), and can validate that verification token **40** has sent the correct message for the serial number. For this, verification token **40** may comprise a serial number and unique encryption key embodied in a computer-readable medium, the unique encryption key being unique to verification token **40** (see FIG. 5 for an exemplary implementation, "Serial Number" and "Datum for Encrypted message"), and code that directs data processor **41** to send the serial number and a message encrypted by the unique encryption key to validation entity **80**. The message may be pre-stored on the computer-readable medium (*e.g.*, stored in "Datum for Encrypted message" in FIG. 5), or derivable from information known to both verification token **40** and validation entity **80**, such as a message derived from an algorithm applied to the current date, serial number of token **40**, and/or session key of the communications session between token **40** and entity **80**. In this manner, the message sent by token **40** to validation entity **80** is verifiable by validation entity **80** using information stored at the validation entity. The computer-readable medium for the above tasks may be located in computer-readable medium **42** and/or security module **43**. The above codes may include I/O instructions to security module **43**, and function calls to the API of the computer's network services module.

[0066] As an option, verification token **40** may send, from time to time, one or more pieces of machine-unique information of computer **10** to validation entity **80**, which may check this information against a database of computer information associated with known fraudsters. Such machine-unique information may include the serial

numbers of processors, disk drives, and operating systems of computer **10**. Verification token **40** may comprise code that directs data processor **41** to obtain one or more pieces of machine-unique information from computer **10**, and to send the machine-specific information to validation entity **80**. This code may include function calls to the API of the computer's operating system to obtain the information, and function calls to the API of the computer's network services module to send the information to validation entity **80**.

[0067] As another option, verification token **40** may be configured to prompt user **1** for a password to activate one or more features of token **40**. The password may be stored on a computer-readable medium located in security module **43** or in computer-readable medium **42** (see FIG. 5 for an exemplary implementation of the latter). The password may be provided to user **1** on a piece of paper by the provider or seller of token **40**. Token **40** may be sent to user **1** through the mail by or on behalf of an issuing bank, or may be purchased by user **1** in a store. Token **40** may be configured to require that the password be entered each time the user wishes to present a consumer portable device **5**, and/or each time token **40** is coupled to a computer **10**. For this, verification token **40** may further comprise code embodied on computer-readable medium **42** that directs data processor **41** to prompt the user to enter a password on a keyboard of computer **10**, to read a password entered by the user, and to compare the entered password against a stored password embodied on the computer-readable medium. This code may comprise API function calls to the graphical user interface of the operating system of computer **10** to open a display box on user interface **13** to request and receive a password from user **1**, I/O instructions, memory access instructions, and CPU logical and control instructions. Verification token **40** may further comprise one or more of the following:

[0068] (1) code embodied on computer-readable medium **42** that directs data processor **41** to initiate and/or allow the above-described communications with computer **10** in response to an entered password matching the stored password;

[0069] (2) code embodied on computer-readable medium **42** that directs data processor **41** to initiate and/or allow the above-described communications with validation entity **80** in response to an entered password matching the stored password;

[0070] (3) code embodied on computer-readable medium **42** that directs data processor **41** to activate reader **44** and/or to accept identification information from reader **44** in response to an entered password matching the stored password; and

[0071] (4) code embodied on computer-readable medium **42** that directs data processor **41** to initiate and/or allow the above-described transmission of identification information to validation entity **80** in response to entered password matching the stored password.

[0072] These codes may be done with I/O instructions, memory access instructions, and CPU logical and control instructions. They, alone or in combination, prevent the transmission of identification information to entity **80** when the entered password is not the same as the stored password, and thereby comprise code embodied on the computer-readable medium that directs the data processor for doing so. One of ordinary skill in the art will be able to construct the instructions and API function calls to implement the above-described codes in view of this disclosure without undue experimentation. As further protection, validation token **40** may further comprise code embodied on computer-readable medium **42** that directs data processor **41** to establish a user name for the token by presenting user **1** with a dialog box to receive input designating a username, and by storing the username in computer-readable medium **42** (example shown in FIG. 5). The above codes for processing the password may be further augmented to include requesting a username for the token and comparing the received username with the stored username for a match, and including a match as a condition that must be met in each of the four above codes that initiate or allow various actions to be done. These codes may be done with I/O instructions, memory access instructions, and CPU logical and control instructions.

[0073] In further implementations, as further protection, validation token **40** may further comprise code embodied on computer-readable medium **42** that directs data processor **41** to establish one or more shipping addresses and/or billing addresses in the token that token **40** can use to fill into form fill locations of a merchant page. Each shipping address and/or billing address may be associated with a portable consumer device. The code may direct processor **41** to present a series of dialog boxes to the user by way of the computer's user interface **13** to receive the address information and the account number (or last four digits thereof) of the portable

consumer device **5** that is to be associated to the address information, and to store the address information in a computer-readable medium, such as medium **42** (as illustrated by the example shown in FIG. 5). Token **40** may further comprise code embodied on computer-readable medium **42** that directs data processor **41** to access the address information in response to a request being sent to validation entity **80** (the address information may be selected among many stored addresses based on the account number sent in the request), and to fill the address information into appropriate locations of a merchant checkout page, such as when a dCVV2 value is received back from validation entity **80**. The code may be configured to direct processor **41** to only fill in the address information when the locations for the information on the merchant checkout page are blank, and when validation entity **80** has not provided address information, as described above. The filling code may be further configured to direct data processor **41** to use shipping and/or billing information stored on portable consumer device **5** when shipping and/or billing information is not store in token **40** for the account number of device **5**, and further if the locations for the shipping information on the merchant checkout page are blank and validation entity **80** has not provided address information, as described above. The filling code may include code that directs data processor **41** to locate a browser session on the computer that has a form fields for address information and/or a device verification value, and to fill the address fields with the selected address information. This can include function calls to the API of the Internet browser to search the active web page or all open web pages for an input field marked as name, address, city, postal code, country, and CVV, and to input the datum of the selected address information into the appropriate fields. The above codes may be implemented with API function calls, I/O instructions, memory access instructions, and CPU logical and control instructions.

[0074] In each of the embodiments described herein pertaining to verification token **40**, token **40** may send the identification information pertaining to portable consumer device **5** to computer **10** in a number of forms, including: (1) unaltered form ("clear form"), (2) encrypted form, (3) hashed formed (*e.g.*, encoded), (4) signed form, (5) or any combination of these forms. These forms may be generated by portable consumer device **5**, verification token **40**, computer **10**, or any combination thereof. In addition, verification token **40** and validation entity **80** may perform a

mutual authentication process before verification token **40** sends the identification information.

[0075] In each of the embodiments described herein pertaining to verification token **40**, the above codes of token **40** and the identification information read from device **5** by token **40** may be stored independently of computer **10** and may be secure from programs (including spyware and other malicious programs) running on computer **10**. In such implementations, the identification information is put in secure form (*e.g.*, encrypted, hashed, signed, or combination thereof) by verification token **40** before the information is provided to computer **10**. Accordingly, securing the information is not dependent upon the security of computer **10**. Symmetric or asymmetric keys may be used for encryption and signing. The keys for a verification token **40** may be unique with respect to other verification tokens (that is, the keys for a token may be unique to that token). Keys for a token, and particularly symmetric keys, may be based upon a uniquely assigned serial number for the verification token, which the token can communicate to validation entity **80** in an initial communication. Both the verification token and the validation entity may have a shared secret on how to derive a key from the token's serial number, such as by manipulating and/or replacing selected digits of the serial number. A number of keys may be derived from the unique serial number using respective shared secrets. Thus, the challenge and response messages used in a mutual authentication process between a verification token and a validation entity may be signed using respective keys derived from the serial number of the verification token.

[0076] Having described various embodiments and implementations of verification token **40**, various embodiments and implementations of validation entity are now described. Validation entity **80** comprises a system having one or more servers coupled to a communications network that can receive a request from a verification token **40** to process (*e.g.*, to validate) the identification information that the token has read from a portable consumer device **5**, and to provide a device verification value (dCVV2) to the token and to payment processing network **70** if the identification information passes one or more validation tests. One of the servers of entity **80** is shown in FIG. 1; the server comprises one or more processors **81** electrically coupled to each of a tangible computer-readable medium **82**, a user interface **83**, one or more databases **86**, and a networking facility **84**, the latter of which is coupled to first and second communications networks **31** and **32**. User interface **83**

comprises one or more video output devices (*e.g.*, displays, screens) and one or more input devices (*e.g.*, keyboard, mouse, trackball, *etc.*), which enable an administrator of entity **80** to receive information from the server and to provide input to the server. Computer-readable medium **82** may comprise a combination of semiconductor memory and non-volatile storage, such as one or more disk drives and/or non-volatile memory.

[0077] Computer-readable medium **82** stores an operating system for the server, which enables processes and applications to be run by processor(s) **81**, and enables codes for directing the operation of processor(s) **81** to be run. The operating system provides services to these processes and applications, and enables these processes and applications to access components of user interface **83**, portions of computer-readable medium **82**, networking facility **84**, and other components of entity **80**. The operating system may be full featured. Specifically, the operating system provides one or more I/O communications modules that enable processor(s) **81** to communicate with user interface **83** and databases **86**. Each I/O communications module has an application programming interface (API) with a collection of functions that a processor **81** can call in order to access the components. The operating system of entity **80** also comprises one or more network services modules that can access networking facility **84** and set up communications sessions to entities on communications networks **31** and **32**, and with SMS relay server **35**. Such network services modules include Microsoft's Windows Communications Foundation (*e.g.*, .NET 3.0, .NET 4.0, *etc.*), Apple's CFNetwork Framework, the networking section of the Unix and Linux operating system kernels, and the OS Services Layer and the Base Services Layer of the Symbian operating system, and the like. Each of these network services modules can be non-exclusive (*e.g.*, capable of serving more than one processor and more than one process/application) and each provides an application programming interface (API), which has a collection of functions that a processor **81** can call in order to manage communications with another entity. With these API facilities, a collection of API function calls can be readily constructed for a processor to execute that enables the processor to establish a communications channel with an entity on a communications network coupled to networking facility **84**, and to exchange messages and data with the entity. The above operating system, modules, and APIs all include instructions that direct the operation of processor(s) **81**.

[0078] One or more databases **86** may be configured as database servers, which processor(s) **81** can access via networking facility **84** over a private communications network **87**, which is illustrated by the dashed line in FIG. 1. Validation entity **80** conventionally has a clock **88** for tracking time and dates for various applications. Clock **88** may be a simple counter of seconds, or fractions thereof, that can be read by processor **81** by an I/O operation, or may comprise a more complex arrangement of hardware or firmware that can provide the various components of the current date and time (year, month, day, hour, minute, and second) in various registers that can be read by processor **81** through the execution of one or more I/O operations.

[0079] Validation entity **80** can process identification information transmitted from a plurality of different verification tokens **40** (*e.g.*, millions of tokens), and can process any number of transmissions by a particular token **40**. Validation entity **80** applies one or more validation tests to verification token **40** and/or the identification information to obtain a level of confidence that the portable consumer device **5** was actually presented to verification token **40** to request the dCVV2 value. When the one or more validation tests are passed, and preferably when none of the tests are failed, validation entity **80** sends a dCVV2 value to verification token **40**, and optionally to payment processing network **70** along with the account number present in the identification. For these tasks, validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to communicate with computer **10** and verification token **40** using networking facility **84** over communications network **31**. This code may include instructions that establish a communications session with computer **10**, including the option of establishing an SSL session with mutual authentication and encryption based on a triple DES algorithm, and instructions for sending and receiving messages to verification token **40** through the communications session. Validation entity **80** may further comprise code embodied on computer-readable medium **82** that directs data processor **81** to receive encrypted identification information sent by verification token **40**, and code that directs data processor **81** to decrypt the encrypted identification information. The identification information may be encrypted by a session key of an SSL session or by an encryption key stored in verification token **40** and known to validation entity **80**, or may be doubly encrypted by both keys. The latter key may be uniquely assigned to the token. Validation entity **80** may further comprise code embodied on computer-readable medium **82** that directs data

processor **81** to apply one or more validation tests as previously described above, and to send the dCVV2 value to token **40** and to optionally send the dCVV2 value and account number to payment processing network **70**, if a selected number of validation tests are passed. Data processor **81** may access databases **86** in performing the one or more validation tests. The validation tests and codes therefor are described below in greater detail. These codes and codes described below for validation entity **80** may be implemented in any number of programming languages. Furthermore, one of ordinary skill in the art will be readily able to construct instructions to implement these codes in view of this disclosure without undue experimentation.

[0080] As described above, a first validation test that validation entity **80** may apply pertains to verifying that verification token **40** is authentic. For this, verification token **40** may send its serial number to validation entity **80**, along with a test message encrypted by an encryption key, with the test message and encryption key (or corresponding decryption key) being known to token **40** and entity **80** (but not the general public), and with the encryption key further being uniquely assigned to the token's serial number. Validation entity **80** may access a database of token serial numbers and corresponding uniquely-assigned encryption keys (or corresponding decryption keys) in one of databases **86**, and may determine whether verification token **40** has sent a correct test message for the serial number that the token provided. The test message may be fixed or variable; in the latter case it may be generated based on information known to both token **40** and entity **80**. The test message may be encrypted and decrypted by a triple DES algorithm, which can be implemented by a number of well known sets of computer instructions using a single symmetric encryption key. The test message may also be encrypted by a first key of an asymmetric encryption key set at the verification token **40** and decrypted by the second key (the decryption key) of the asymmetric encryption key set at validation entity **80**, which can be implemented by a number of well known sets of computer instructions. To validate the encrypted test message sent by token **40**, entity **80** can decrypt the test message using the key that it has, and can compare the decrypted test message to a set of acceptable messages for a match. Entity **80** may also validate the encrypted test message in the reverse way by encrypting the set of acceptable messages and comparing the encrypted test message sent by token **40** to its set of encrypted acceptable messages. If the sent test message is correct, the

first validation test can be deemed to have been passed, otherwise the first validation test is deems to have failed.

[0081] To implement the above validation test, validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to receive one or more messages from verification token **40** via networking facility **84** that has the token's serial number and encrypted test message, code that directs data processor **81** to obtain from one of databases **86** a key that has been assigned to the received serial number of the token and one or more acceptable messages that can be accepted as the correct test message, and code that directs the data processor to validate the encrypted test message from the token using the encrypted test message, the obtained key, and the obtained one or more acceptable messages. The latter validation code may comprise code that directs data processor **81** to decrypt the encrypted test message using the obtained key, and code that directs data processor **81** to compare the decrypted test message to the one or more acceptable messages to determine if the first validation test has been passed (in the case of a match between the decrypted test message and an acceptable message), or has been failed (in the case of no such match). In addition, or as another approach, the above validation code may comprise code that directs data processor **81** to encrypt the obtained acceptable messages with the encryption key for token **40** (as found in the database according to the token's serial number), to compare the encrypted test message from token **40** to the one or more encrypted acceptable messages to determine if the first validation test has been passed (in the case of a match between the encrypted test message and an encrypted acceptable message), or has been failed (in the case of no such match). An acceptable message may be obtained by accessing it directly from one of databases **86**, or by generating it from information stored in one or more of databases **86**. As an option, if the first validation test is failed, validation entity **80** may record the serial number of the failed token **40** and the source IP address from which the failed token **40** made the request in one of databases **86**. For this, validation entity **80** may further comprise code that directs data processor **81** to obtain the source IP address from the request message and to store the source IP address and the token's serial number as one record or two separate records in one of databases **86**, which may be called the failed validation database **86**. This information may be accessed as port of the second validation test described below. The above codes can be

implemented with conventional I/O instructions, API function calls to databases, memory access instructions, CPU arithmetic and logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0082] As a second validation test, validation entity **80** may have a database in databases **86** that tracks the serial numbers of verification tokens that have been used in fraudulent activities (*e.g.*, suspicious tokens), and validation entity **80** may check the serial number of verification token **40** against this database. If a check of this database indicates that verification token **40** has not been involved in fraudulent activity or is not otherwise suspicious, the second validation test can be deemed to have been passed. To assist in tracking fraudulent activity back to a verification token, validation entity **80** may send the serial number of token **40** along with the dCVV2 value and account number that it sends to payment processing network **70**. If network **70** later finds out that the transaction processed with the account number provided by token **40** was fraudulent, it can send a message to that effect to validation entity **80**, and entity **80** may then enter the serial number of the token into the database of tokens used in fraudulent activities. To implement the second validation test, validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to receive a message from verification token **40** via networking facility **84** that has the token's serial number, code that directs data processor **81** to have the received serial number compared with serial numbers stored in a database of databases **86** that stores serial numbers of suspicious tokens used in fraudulent transactions to determine if the second validation test has been passed (no fraudulent activity), or has been failed (fraudulent activity). This code may further include instructions that direct processor **81** to obtain the source IP address of the message from token **40**, and to compare the source IP address and the serial number of token **40** to IP addresses and serial numbers in the failed validation database **86** for a match. If a match is found, the second validation test may be deemed to have been failed. Checking the token serial numbers and IP addresses in this way prevents retry attacks by fraudsters. The above codes can be implemented with conventional I/O instructions, API function calls to databases, memory access instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0083] As a third validation test, validation entity **80** may send a message to verification token **40** requesting that token **40** send it one or more pieces of computer-specific information about computer **10**, such as the serial numbers of one or more of the following: the computer's processor, one or more of the computer's disk drives, the computer's operating system. Validation entity **80** may receive this information and check it against a database storing computer-specific information of suspicious computers known to have been involved in fraudulent activity. If a check of this database indicates that the computer **10** used by verification token **40** has not been involved in fraudulent activity, the third validation test can be deemed to have been passed. To assist in tracking fraudulent activity back to computer **10**, validation entity **80** may send the serial number of token **40** and the computer-specific information along with the dCVV2 value and account number that it sends to payment processing network **70**. If network **70** later finds out that the transaction processed with the account number provided by token **40** was fraudulent, it can send a message to that effect to validation entity **80**, and entity **80** may then enter the serial number of the token into the database of suspicious tokens used in fraudulent activities, and the computer-specific information into the database of suspicious computers known to have been involved in fraudulent activity. To implement the third validation test, validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to send a message to verification token **40** requesting computer-specific information (if verification token **40** has not sent such information beforehand without prompting), code that directs data processor **81** to receive one or more data messages from verification token **40** via networking facility **84** that have the token's serial number and the computer-specific information, and code that directs data processor **81** to have the received computer-specific information compared with computer-specific information stored in a database (of databases **86**) that stores computer-specific information of suspicious computers used in fraudulent transactions to determine if the third validation test has been passed (no fraudulent activity), or has been failed (fraudulent activity). The above codes can be implemented with conventional I/O instructions, API function calls to databases, memory access instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0084] By conducting one or more of the above three validation tests, validation entity **80** can obtain some degree of confidence that the identification information sent by token **40** is valid, and can, in some implementations, provide the dCCV2 value to token **40** and payment processing network **70**. In this case, verification token **40** does not need to send the digital fingerprint or the variable datum of the portable consumer device **5** in the identification information, and does not need to obtain these datum from device **5**.

[0085] To increase the degree of confidence, validation entity **80** may perform a fourth validation test that compares a digital fingerprint received in the identification information, if present, with the stored copy of the valid digital fingerprint that entity **80** has for the account number specified by the identification information. If the digital fingerprints match to an acceptable degree (*e.g.*, the degree of similarity, or correlation, of the two fingerprints being above a selected level of similarity), validation entity **80** can deem the fourth validation test as being passed. The degree of similarity between the two fingerprints may be assessed by applying a correlation function to the two fingerprints. Such correlation functions are well known to the art. Before receiving identification information for a portable consumer device **5** from a token, the issuing bank for the device may provide validation entity **80** with the valid digital magnetic fingerprint of the device, which entity **80** may store in one of databases **86**. When validation entity **80** receives identification information from a verification token **40** for a specific portable consumer device **5**, it accesses databases **86** for its record of the valid digital fingerprint, and compares the received fingerprint against the valid digital fingerprint to assess a degree of similarity, and to determine if the fourth validation test has been passed (*e.g.*, the degree of similarity between the two fingerprints is above a selected level), or has been failed (*e.g.*, the degree of similarity between the two fingerprints is below the selected level). To implement the fourth validation test, validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to obtain the stored valid digital fingerprint for the account from one of databases **86**, and code that directs data processor **81** to compare the received digital fingerprint and the stored valid digital fingerprint for similarity to determine if the forth test is passed (sufficient similarity) or failed (not sufficient similarity). The latter code may comprise code that directs data processor **81** to generating a value representative of the similarity between the two fingerprints by applying one or more correlation functions

to the fingerprints, and comparing the value against a selected level. Such correlation functions, also known as probabilistic models, are known to the credit card art. The above codes can be implemented with conventional I/O instructions, API function calls to databases, memory access instructions, CPU arithmetic instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0086] To also increase the degree of confidence over that provided by the first three validation tests described above, validation entity 80 may perform a fifth validation test that compares a variable datum (e.g., CVC3, dCVV, cryptogram) received as part of the identification information, if present, with a set of one or more acceptable values for the variable datum that validation entity 80 has for the account number provided as part of the identification information. If the values match, validation entity 80 can deem the fifth validation test as being passed. There are number of ways that the variable datum can be configured to vary with time. As some examples, the variable datum can be configured to have its value vary with each use of portable consumer device 5, and device 5 can provide a counter value in the datum or along with the datum. Validation entity 80 or a payment processing network can use the counter value to determine what value the variable datum should have for the given counter value. This determination may be done based on an algorithm that is a function of the counter value (and/or other possible variables), or a look-up table whose entries are correlated to the counter value (the table may be cyclically repeated). The algorithm may comprise one or more random number generators, each of which accepts a starting "seed" value, whose value can be selected to customize the algorithm to a particular portable consumer device 5. The values of the look-up table may be based on the output of the algorithm. The variable datum may also be based on time, date, or other information known to both verification token 40 and entity 80, which may or may not use a counter value. Additional ways of generating the values of a variable datum are discussed in U.S. Pat. App. No. 10/642,878 entitled "Method and System for Generating a Dynamic Verification Value" filed on August 18, 2003, and in U.S. Pat. App. No. 11/764,376 entitled "On-Line Payment Transactions" filed on January 29, 2008. In some implementations, there may be slight differences in the starting information

that device **5** and entity **80** use in generating their respective datum values, such as differences in the times of their clocks, and entity **80** may generate a set of acceptable datum values based on possible slight differences in the starting information, and may compare the datum value received from device **5** with each member of the set to determine if a match exists.

[0087] A cryptogram, which typically has more characters than a CVC3 value or a dCVV value, may be generated by an algorithm in a similar way as described above, except that a piece of transaction information is usually included as an input to the algorithm. As previously described below, if token **40** seeks a cryptogram from a cryptogram-enabled device **5**, it provides device **5** with dummy transaction information which is known to both token **40** and validation entity **80**, but not known to the general public. When the variable datum received by entity **80** from token **40** comprises a cryptogram (which may be deduced from the character length of the variable datum or the account number of the device **5**), validation **80** may look up the dummy transaction information in one of its databases **86** based upon the serial number of token **40**. Validation entity **80** may determine the identity of the issuing bank **60** for the device **5** based on the device's account number, and may request the current value of the card's Application Transaction Counter (ATC) from the issuing bank **60**. Entity **80** may then generate the cryptogram based on the dummy transaction information, the ATC, and other information used in the algorithm, and compare the generated cryptogram with the cryptogram received from token **40**. If the cryptograms match, validation entity **80** can deem the fifth validation test as being passed. In some implementations, there may be slight differences in the ATC values that device **5** and entity **80** use in generating their respective cryptograms, and entity **80** may generate a set of acceptable cryptograms based on small incremental differences in the ATC value, and may compare the cryptogram received from device **5** with each member of the set to determine if a match exists. If a match cannot be found, the fifth validation test is deemed to have been failed. As another approach, validation entity **80** may forward a request for the cryptogram's value to the issuing bank **60** along with a copy of the dummy transaction information. Validation entity **80** may then compare the cryptogram received back from the issuing back to that received from token **40** to determine whether there is a match. As yet another approach, validation entity **80** may forward the dummy transaction information and the cryptogram received from token **40** to the issuing bank **60** with a

request that the bank determine whether the cryptogram is valid or not, and to send its determination to validation entity **80**. Validation entity **80** may then determine that the fifth validation test is passed if the bank sends an indication that the cryptogram received from token **40** is valid, and failed otherwise.

[0088] Before receiving identification information for a portable consumer device **5** from a token, the issuing bank for the device may provide validation entity **80** with the look-up table, algorithm (including any seed values), or other data elements that the device uses to generate the device's variable datum (*e.g.*, CVC3, dCVV, or cryptogram), which entity **80** may store in one of its databases **86**. When validation entity **80** receives identification information from a verification token **40** for a specific portable consumer device **5**, it accesses its record of the look-up table, algorithm, or other data elements for the specific device **5** to determine its value or set of values for the device's variable datum, and compares the received value for a variable datum (*e.g.*, CVC3, dCVV, or cryptogram) against its value or set of acceptable values for the variable datum to determine if the fifth validation test has been passed (*e.g.*, a match in values is found), or has been failed (*e.g.*, a match has not been found). To implement the fifth validation test, validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to access the one or more stored data elements used to obtain the variable datum for the account from one of databases **86**, code that directs data processor **81** to obtain one or more acceptable values for the variable datum from the one or more stored data elements, and code that directs data processor **81** to compare the received variable datum and the one or more acceptable values for a match to determine if the fifth test is passed (a match is found) or failed (a match is not found). The code that directs data processor **81** to obtain one or more acceptable values may be based upon the look-up table method described above, or any of the algorithm based methods described above. The codes may include instructions that direct data processor **81** to determine if a received variable datum comprises a cryptogram, and if so, to obtain the dummy transaction information from a database **86** based upon the serial number of the token. Depending upon the implementation for processing cryptograms, the code may further include instructions that direct data processor **81** to determine the identity of the issuing bank and to obtain an ATC value for the device **5** from the bank, and to generate one or more acceptable values of the cryptogram using the dummy transaction information, the ATC value, and

other inputs used in the algorithm. Also, the code may further include instructions that direct data processor **81** to send the account information and the dummy transaction information to the identified issuing bank with a request for one or more acceptable cryptogram values. Also, instead of directing processor **81** to obtain one or more acceptable cryptogram values and to compare the cryptogram received from token **40** to the acceptable cryptogram values, the code may include instructions that direct data processor **81** to obtain the dummy transaction information as described above, to identify the issuing bank as described above, to send the account information, dummy transaction information, and the cryptogram received from token **40** to the identified bank with a request that the bank send back an indication of whether or not the cryptogram is valid, and to pass or fail the fifth validation test based on the indication sent back by the issuing bank. The above codes can be implemented with conventional I/O instructions, API function calls to databases, memory access instructions, CPU arithmetic instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0089] Validation entity **80** may be configured to perform one or more of the above validation tests, and may be configured to send a dCCV2 value to verification token and payment processing network **70** if one or more of the tests are passes. Validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to execute a selected one or more of the validation tests and track the pass/fail results, and code that directs data processor **81** to generate and send the dCVV2 value if a selected number of tests have been passed. Since the dCVV2 value is being sent to both the merchant (relayed through verification token **40**) and the payment processing network **70** (which may forward it to the issuing bank), validation entity **80** may use any method to generate the dCCV2 value, and need not use the method used by portable consumer device **5** to generate the variable datum (*e.g.*, the CVC3 or dCVV). Validation entity **80** may generate the dCVV2 values using a pseudo-random number generator or a look-up table, or a sequential counter (such as when distributing the values from that counter over different accounts). The dCVV2 generation process can be done on a per transaction basis (fully dynamic), or for a group of transactions (semi-dynamic), the latter being for a particular device **5** or a group of devices **5**. If two or more devices **5** are assigned under a common account number, the identification information sent by

token **40** may comprises a device identifier as well as an account number, and validation entity **80** may use the device identifier to distinguish between the devices and to generate different dCVV2 values for the devices that are under a common account number. Validation entity **80** may use a particular dCVV2 value for a particular device **5** over a selected time period (such as three days), and then select another dCVV2 value for the particular device for the next selected time period, and so on. Moreover, validation entity **80** may receive the dCVV2 values to use during the selected time periods from the issuing bank of the device **5** in advance of the selected time periods, and store them for later use, as determined by entity **80's** clock. This permits validation entity **80** to omit the action of sending the dCVV2 values to payment processing network **70**. The device verification value provided by validation entity **80** may have the same format as the CVC3s and dynamic CVVs ("dCVVs") output by existing smartcard credit cards (*e.g.*, a string of 3 or 4 numbers). As another approach, validation entity **80** may send a message to the issuing bank **60** for portable consumer device **5** to request a value to provide as the dCVV2 value; this request may include the account number and any device identifier. The above codes and actions can be implemented with conventional I/O instructions, memory access instructions, CPU arithmetic instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0090] As described above, validation entity **80** may send to token **40** the user's shipping address information and/or billing address information that has been previously associated to device **5**. The association may be stored in a database **86** of validation entity **80** or at the issuing bank **60** for device **5**. Validation entity **80** may further comprise code that directs data processor **81** to obtain address information for the consumer account indicated by the account number in the received identification information, either from a database **86** or from an issuing bank **60**, and to send the address information to token **40** along with the device verification value if a selected number of validation tests have been passed, as described above. The above codes and actions can be implemented with conventional I/O instructions, database function calls, network function calls, memory access instructions, CPU arithmetic instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0091] As indicated above, validation entity **80** may be configured to send a dynamic account number (dPAN) to verification token **40** and the payment processing network **70** along with the dCVV2 value. Validation entity **80** may contact the issuing bank **60** for device **5** to obtain the dPAN, or may read it from a list of dPANs previously sent to entity **80** by bank **60** or created by entity **80** or network **70**, or may generate it from an algorithm previously provided to entity **80** by bank **60**. Validation entity **80** may comprise code embodied on computer-readable medium **82** that directs data processor **81** to execute these actions, as desired by the issuing bank. When payment processing network received the dCCV2 value, dPAN value, and the account number for device **5**, it may forward all three datum to the issuing bank **60** so that the issuing bank can correlate the dPAN to the account number of device **5**. The above codes and actions can be implemented with conventional I/O instructions, memory access instructions, CPU arithmetic instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0092] Verification entity **80** may further comprise code that directs processor **81** to send an alert text message to the personal communication device **7** of user **1** or send an alert e-mail message to an e-mail account of user **1** when one or more of the following events occurs: (1) when verification token **40** initiates communications with entity **80**, (2) when verification token **40** reads a portable consumer device **5** of user **1**, (3) when verification entity **80** receives identification information from a portable consumer device **5** or a verification token **40** associated with user **1**, (4) when verification entity **80** validates said identification information, (5) when verification entity **80** sends a dCVV2 value to verification token **40**, and (6) when verification entity **80** denies a request for a dCVV2 value. The alerts sent by entity **80** may include information related to the events that triggered the alerts, such as a portion of the account number involved. The alert text messages may be sent from networking facility **84** to an SMS relay server **35** that is coupled to one of communications networks **31** and **32**, along with the phone number or network address of the user's communication device **7**. The SMS relay server has an interface to one or more mobile communication networks, and can relay the text message to the phone number or network address provided by processor **81**. Validation entity **80** may comprise the relay server. Email alerts may be sent directly

to the user's e-mail account from networking facility **84**. For this, networking facility **84** may comprise a conventional mail agent, which is well known to the art.

[0093] Validation entity **80** may comprise a website accessible to the user **1** that enables the user: (1) to create a password-protected management account associated with the serial number of the token, the latter of which may be provided on a slip of paper originally sent with the token; (2) to associate an e-mail address to be used for one or more of the above-described alerts; (3) to associate a mobile number and/or URID (*e.g.*, network address) of the user's communications device **5** to be used for one or more of the above-described alerts; and (4) to select one or more of the above-described alert conditions The website may also enable the user to provide and associate the account numbers for one or more of the user's devices **5** with the password-protected account, and may further enable the user to associate the e-mails and mobile numbers for the alerts to particular devices **5** according to their account numbers. The website may also enable the user to associate a shipping address and/or billing address to one or more specific device account numbers, which validation entity **80** may provide to token **40** for each dCCV2 request made for such a specified device account number. This association may include an option that the user can select for a specified device account that directs entity **80** to obtain the address information from the issuing bank **60** for the specified device account. The website may also enable the user to associate a shipping address and/or billing address to the token itself, which validation entity **80** may provide to token **40** for each dCCV2 request in which a shipping address and/or billing address has not been associated to the device account number contained in the dCVV2 request.

[0094] One of databases **86** may be assigned to hold the above-described password-protected accounts of the users. When validation entity **80** receives a validation request from verification token **40**, code in entity **80** can direct processor **81** to query this database **86** to find the user's password-protected account (*e.g.*, identify the user from the token's serial number and/or the account number sent in the identification information), to determine what text message alerts and emails are to be generated and sent based on the parameters stored in the password-protected account, to identify the mobile phone number or universal resource identifier (e.g., network address) of the personal communication device to which to sent the messages, and/or to identify the email address to which to send

the messages, and to send the determined messages to the identified destinations. One or more alerts pertaining to a particular dCVV2 request may be combined together into a single text message or email to the user. Entity **80** can also have code that directs data processor **81** to determine from the account record if any shipping address information or billing address information is to be sent with the dCVV2 fulfillment message by looking up the settings that the user may have provided for the device account number indicated in the dCVV2 request message, and to send the address information to token **40** according to the found settings. The above codes and actions can be implemented with HTML page codes, XML page codes, and the like (*e.g.*, web pages), conventional I/O instructions, memory access instructions, database API function calls, CPU arithmetic instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0095] In cases where validation entity **80** sends a dPAN to a verification token, it may send an e-mail alert and/or text alert to the user providing the user with a transaction number that has been associated with the dPAN. The transaction number can enable the user to more easily return goods purchased in the transaction. The transaction number is different from the dPAN and the account number, but enables the transaction conducted with the dPAN to be traced back to the merchant and the issuing bank. For this, entity **80** may comprise code that directs data processor **81** to access the user's management account based on the account number obtained from the identification information received from token **40** to obtain a mobile phone number or universal resource identifier (*e.g.*, network address) of a personal communication device associated with the account number, or an email address associated with the account number, and to which the transaction number is to be sent. Entity **80** may further comprise code that directs data processor **81** to send the transaction number along with the dPAN, date, time, and dCVV2 value to the obtained phone number or universal resource identifier of the personal communication device, or the obtained email address. The code also directs data processor **81** to send this information to payment processing network **70** and/or issuing bank **60**, along with the account number for correlation purposes. The code may also direct data processor **81** to send the transaction number to token **40**, and token **40** may have code that directs its processor **41** to enter this information in

a visible or hidden field of the merchant's checkout page. Token **40**'s code for this may be implemented in the same way as the code for entering the dCVV2 value. The above codes and actions can be implemented with database function calls, conventional I/O instructions, memory access instructions, database API function calls, CPU arithmetic instructions, CPU logic instructions, and CPU control instructions. In view of this disclosure, the codes may be implemented by one of ordinary skill in the art without undue experimentation.

[0096] FIG. 4 illustrates an exemplary embodiment **180** of a method that can be used by validation entity **80**. Exemplary method **180** comprises a plurality of actions **181-186**. Action **181** comprises establishing a communication link between validation entity **80** and a verification token **40** using a networking facility of validation entity **80**. Action **182** comprises receiving encrypted identification information pertaining to device **5** and/or token information (e.g., serial number and encrypted message) sent by verification token **40**. Action **183** comprises decrypting the encrypted information (e.g., encrypted identification information and/or encrypted message from the token). Action **184** comprises applying at least one validation test to the decrypted information. Action **185** comprises transmitting, if a selected number of validation tests are passed, a device verification value to verification token **40** and optionally to payment processing network **70**. In some implementations, a dPAN may be transmitted as well, as described above. In some implementations, shipping address information and/or billing address information may be transmitted as well, as described above. Action **186** comprises identifying the user from the identification information, and sending text and/or email alerts to the user as specified in the user's password-protected account.

[0097] Yet further embodiments and implementations are described.

[0098] It may be appreciated that some implementations of verification token **40** may be configured to work with selected consumer payment devices **5**, such as those issued by a selected bank, or configured to work with a selected merchant website **20**.

[0099] In yet further implementations, verification token **40** may contain the URID of validation entity **80**, which handles validation requests for several different co-branded portable consumer devices **5**. In addition, each of these co-branded devices **5** may hold a URID to a co-branding merchant. The merchant URID is read

by verification token **40** and provided to a validation entity along with the device's identification information. Validation entity **80** can send the validated identification information to the merchant URID.

[0100] Embodiments of the invention are not limited to authentication systems involving transactions. The same approach could be applied for other authentication systems. For example, embodiments could be used to authenticate a user using an online banking application. A cardholder may enter his user ID into a banking website. The cardholder can then present his or her portable consumer device to a verification token. The banking website can validate the User ID and the token credentials by communicating with a validation entity.

[0101] Embodiments of the invention are not limited to the above-described embodiments. For example, although separate functional blocks are shown for an issuer, payment processing system, and acquirer, some entities perform all of these functions and may be included in embodiments of invention.

[0102] In each of the embodiments described herein, the communications between computer **10** and validation entity **80** may be facilitated by, and/or conveyed through, a gateway (*e.g.*, a proxy server, server entity, *etc.*) that is disposed between computer **10** and validation entity **80**. Such a gateway is shown at **90** in FIG. 8. Gateway **90** may act as an intermediary between a plurality of verification tokens **40-A**, **40-B**, ... and their associated computers **10-A**, **10-B**, ... on the one side, and a plurality of validation entities **80-A**, **80-B**, ... on the other side. Tokens **40-A**, **40-B**, ... may be constructed and configured the same as token **40** shown in FIG. 1, and may interact with respective computers **10-A**, **10B**, ..., respective users **1-A**, **1-B**, ..., and respective portable consumer devices **5-A**, **5-B**, ... Computers **10-A**, **10B**, ... may be the same as computer **10** shown in FIG. 1, and may be coupled to the first communications networks **31**, as described above. First communications network **31**, second communications network **32**, merchant websites **20**, acquiring banks **50**, issuing banks **60**, and payment processing network **70** are coupled to one another as described above. First and second communications networks **31**, **32** are also coupled to a plurality of validation entities **80-A**, **80-B**, **80-C**, ... , each of which may be constructed and configured the same as validation entity **80** shown in FIG. 1.

[0103] In the below discussion of the embodiments and implementations shown in FIG. 8, a reference number without a suffix -A, -B, or -C generically refers to each of the suffixed items (e.g., entity **80** refers to each of **80-A, 80-B, 80-C**).

[0104] Gateway **90** may receive one or more initial communications from one of verification tokens **40-A**, **40-B**, ... (via one of computer **10-A**, **10B**, ... in communication with the token), and may determine from information in the initial communication(s) an appropriate one of a plurality of validation entities **80-A**, **80-B**, **80-C**, ... to use to fulfill the token's request for a dCVV2 value. For example, each verification token **40-A**, **40-B**, ... may be configured to operate with portable consumer devices **5** issued by many different issuing banks **60** or other such entities, and one or more of the validation entities **80** may be configured to process requests from portable consumer devices **5** issued by respective issuing banks **60** or other such entities. Gateway **90** may determine an appropriate one of validation entities **80-A**, **80-B**, **80-C**, ... based upon the identification information that the token read from a portable consumer device and sent to the gateway in an initial communication. For example, a portion of the account number in the identification information may comprises an unique identifier assigned to the bank **60** that issued the portable consumer devices **5** from which the identification information was read.

[0105] In one implementation, after gateway **90** has determined an appropriate validation entity for the token's request, the gateway may redirect the token to conduct further communications with the determined appropriate validation entity, or may direct the determined validation entity to contact the token to conduct further communications. In another implementation, all communications between the verification token and the determined appropriate validation entity may be conveyed through gateway **90** (after the gateway has initially determined the identity of the appropriate validation entity based upon one or more initial communications with the token). This latter implementation may comprise relatively simple passing through of communications between the token and the appropriate validation entity with minimal processing by gateway **90**, or may comprise having the gateway virtually presenting itself as the appropriate validation entity to the verification token. Such virtual presentation may involve gateway **90** decrypting each message from the verification token, communicating with the appropriate validation entity to formulate a response to the token's message, and encrypting and sending a response message to the verification token. In each of the above implementations, and in other

implementations, gateway **90** may also conduct one or more validation tests on behalf of the appropriate validation entity, particularly those related to validating the verification token. In this case, the gateway does not need to send to the determined appropriate validation entity those communications it receives from the token that pertain to validation tests that the gateway is handling. Gateway **90** may be associated with, or operated by, payment processing network **70** or the owner thereof. It may be appreciated that, in each of these implementations, Gateway **90** acts as an entity that can provide a device verification value (dCVV2 value) to token **40**, just as in the case that validation entity **80** can provide a device verification value to token **40** when entity **80** is directly contacted by token **40**.

[0106] Referring to FIG. 8, gateway **90** comprises a system having one or more servers coupled to a communications network that can receive a request from a verification token **40** to process, as described above. One of the servers of gateway **90** is shown in FIG. 8; the server comprises one or more processors **91** electrically coupled to each of a tangible computer-readable medium **92**, a user interface **93**, one or more databases **96**, and a networking facility **94**, the latter of which is coupled to first and second communications networks **31** and **32**. User interface **93** comprises one or more video output devices (*e.g.*, displays, screens) and one or more input devices (*e.g.*, keyboard, mouse, trackball, *etc.*), which enable an administrator of gateway **90** to receive information from the server and to provide input to the server. Computer-readable medium **92** may comprise a combination of semiconductor memory and non-volatile storage, such as one or more disk drives and/or non-volatile memory.

[0107] Computer-readable medium **92** stores an operating system for the server, which enables processes and applications to be run by processor(s) **91**, and enables codes for directing the operation of processor(s) **91** to be run. The operating system provides services to these processes and applications, and enables these processes and applications to access components of user interface **93**, portions of computer-readable medium **92**, networking facility **94**, and other components of entity **90**. The operating system may be full featured. Specifically, the operating system provides one or more I/O communications modules that enable processor(s) **91** to communicate with user interface **93** and databases **96**. Each I/O communications module has an application programming interface (API) with a collection of functions that a processor **91** can call in order to access the components. The operating

system of entity **90** also comprises one or more network services modules that can access networking facility **94** and set up communications sessions to entities on communications networks **31** and **32**, and with SMS relay server **35**. Such network services modules include Microsoft's Windows Communications Foundation (*e.g.*, .NET 3.0, .NET 4.0, *etc.*), Apple's CFNetwork Framework, the networking section of the Unix and Linux operating system kernels, and the OS Services Layer and the Base Services Layer of the Symbian operating system, and the like. Each of these network services modules can be non-exclusive (*e.g.*, capable of serving more than one processor and more than one process/application) and each provides an application programming interface (API), which has a collection of functions that a processor **91** can call in order to manage communications with another entity. With these API facilities, a collection of API function calls can be readily constructed for a processor to execute that enables the processor to establish a communications channel with an entity on a communications network coupled to networking facility **94**, and to exchange messages and data with the entity. The above operating system, modules, and APIs all include instructions that direct the operation of processor(s) **91**.

[0108] One or more databases **96** may be configured as database servers, which processor(s) **91** can access via networking facility **94** over a private communications network **97**, which is illustrated by the dashed line in FIG. 8. Gateway **90** conventionally has a clock **98** for tracking time and dates for various applications. Clock **98** may be a simple counter of seconds, or fractions thereof, that can be read by processor **91** by an I/O operation, or may comprise a more complex arrangement of hardware or firmware that can provide the various components of the current date and time (year, month, day, hour, minute, and second) in various registers that can be read by processor **91** through the execution of one or more I/O operations.

[0109] Gateway **90** may comprise code embodied on computer-readable medium **92** that directs data processor **91** to communicate with a computer **10** and an associated verification token **40** using networking facility **94** over communications network **31**. This code may include instructions that establish a communications session with computer **10**, including the option of establishing an SSL session with mutual authentication and encryption based on a triple DES algorithm, and instructions for sending and receiving messages to verification token **40** through the communications session. Gateway **90** may further comprise code embodied on

computer-readable medium **92** that directs data processor **91** to receive encrypted identification information sent by verification token **40**, and code that directs data processor **91** to decrypt the encrypted identification information. The identification information may be encrypted by a session key of an SSL session or by an encryption key stored in verification token **40** and known to gateway **90**, or may be doubly encrypted by both keys. The latter key may be uniquely assigned to the token, as described above. Gateway **90** may further comprise code embodied on computer-readable medium **92** that directs data processor **91** to determine, from the received identification information and/or the token's identity (*e.g.*, the token's serial number), the appropriate one of the validation entities **80-A**, **80-B**, **80-C**, ... to be used for further processing of the request from verification token **40**. For this, data processor **91** may access one of databases **96** for a correlation list that relates identification information (or portions thereof) to validation entities **80**, and/or for a correlation list that relates token identifiers to validation entities **80**, and may then compare the information received from the token **40** with the correlation list(s) to determine the appropriate one of the validation entities **80**. Gateway **90** may further comprise code embodied on computer-readable medium **92** that directs data processor **91** to apply one or more validation tests as previously described above, and to continue processing the request from token **40** if a selected number of validation tests are passed. Various ways of continuing the processing are described below in various possible implementations of gateway **90**. The above codes for gateway **90**, and codes for gateway **90** described below, may be implemented in any number of programming languages. Furthermore, one of ordinary skill in the art will be readily able to construct instructions to implement these codes in view of this disclosure without undue experimentation.

[0110] In one implementation, gateway **90** may further comprise code embodied on computer-readable medium **92** that directs data processor **91** to send a communication to token **40** (by way of its associated computer **10**) informing the token to contact the determined appropriate validation entity **80** to obtain a dCVV2 value. This communication may include a URID for the determined appropriate validation entity. Token **40** may then communicate with the determined appropriate entity **80** as described above, and no changes to entity **80** are needed. In this implementation of gateway **90**, the code may further direct data processor **91** to send a communication to the determined appropriate validation entity **80** that informs the

entity of the request from the token **40** (along with an indication of the identification information sent by token **40**), and informs the entity that the token **40** will be contacting it for a dCVV2 value for the identification information (as sent to gateway **90** by the token **40**). This communication by gateway **90** can serve as an additional security measure that assures the appropriate validation entity **80** that the subsequent contact by token **40** is legitimate.

[0111] In another implementation, gateway **90** may further comprise code embodied on computer-readable medium **92** that directs data processor **91** to send a communication to the determined appropriate validation entity **80** with an indication of the identification information received from the verification token **40**, and with a request for the validation entity to generate a dCVV2 value for the identification information and to send the dCVV2 value to the verification token **40** (by way of its associated computer **10**). This communication may include a URID for the verification token **40**. The codes of the validation entity **80** previously described above may be augmented to direct the entity's processor **81** to receive above-described communication from gateway **90**, and to initiate communications with the requesting token **40**. The codes of validation entity **80** need not need to direct the entity's processor **81** to receive the identification information from the requesting token (as that may have been provided to the entity by gateway **90**); however, as an added security measure, the requesting token **40** may provide the identification information to entity **80**, and the entity may include the code to receive the identification information from the token. In this implementation of gateway **90**, the code for gateway **90** may further direct data processor **91** to send a communication to the verification token **40** (via the associate computer **10**) informing the token that the determined appropriate validation entity **80** will be communication with it to potentially send a dCVV2 value.

[0112] In yet another implementation of gateway **90**, the gateway may further comprise code embodied on computer-readable medium **92** that directs data processor **91** to: (1) send the initial communication from the requesting token **40** and/or an indication of the identification information sent by the requesting token **40** to the determined appropriate validation entity **80** to obtain a dCVV2 value; (2) to receive back a dCVV2 value from the appropriate validation entity **80**; and (3) to send the dCV2 value to the verification token **40**. This implementation of gateway **90** enables a validation entity **80** to omit the code for establishing communications with

the computer **10** used by the requesting verification token **40** (that task may be handled by gateway **90**). Those codes of entity **80** described above that direct communications with token **40** may be modified to direct the communications to gateway **90** instead. This implementation of gateway **90** enables the requests from many tokens **40** to be grouped together for more efficient handling by entity **80**. In addition, since gateway **90** is virtually presenting itself to the verification token **40** as a validation entity, gateway **90** can serve as an Internet firewall and protect the validation entities **80-A**. **80-B**., ... from malicious Internet attacks.

[0113] In yet another implementation, gateway **90** handles the initial communications with token **40** to determine the appropriate validation entity **80**, and then hands over the communication channel to the determined validation entity **80** to complete the fulfillment of the token's request. All communications between the requesting token **40** and the determined entity **80** may be conveyed through gateway **90**. If gateway **90** has previously established an SSL session with the requesting token **40**, gateway **90** may send the session key(s) and protocols to the determined entity **80** so that the entity can take over the session (*e.g.*, take over encrypting the communications to the token with the session keys and protocols). For this implementation, gateway **90** may further comprise code embodied on computer-readable medium **92** that directs data processor **91** to (1) send a communication to the determined appropriate validation entity **80** with an indication that it is to handle further communications with the requesting token (as routed through gateway **90**) and, optionally, session information (which may include SSL session keys and protocols), (2) to forward further communications that gateway **90** receives from the requesting token **40** to the determined entity **80**, and (3) to forward communications that gateway **90** receives from the determined entity **80** to the requesting token **40**. For this, gateway **90** may maintain a table in memory or one of its databases **96** that tracks channels that are currently being passed through gateway **90**, with each record in the table having the identity of the requesting token, the determined validation entity, and session information. To carry out the above second action, the code may direct processor **91** to access the channel table to locate the determined entity **80** for the requesting token **40**, an to then forward the communication packets from the requesting token to the entity that was located in the table. Gateway **90** may encapsulate these forwarded communication packets to preserve their header information, and may include an indication of the identity of the

requesting token **40** for the benefit of the determined entity **80**. To facilitate the above third action, the determined validation entity **80** may send its communication packets for the requesting token **40** to gateway **90** in encapsulated form, optionally along with an identifier that identifies the requesting token in the capsule. Gateway **90** can then include code that directs its data processor **91** to extract, from the encapsulated packet, the token identifier and the packet that is to be sent to the requesting token **40**. If the extracted packet already has the destination address for the computer **10** coupled to the requesting token **40**, then the encapsulated packet does not need to include the identity of the requesting token. If the extracted packet does not include the destination address, the code of gateway **90** may direct data processor **91** to determine the destination address from the extracted token identifier and the above-described table of channel information, and to insert the determined destination address into the extracted packet before sending it to computer **10**. This action can provide an additional layer of security. In addition, since gateway **90** is virtually presenting itself to the verification token **40** as a validation entity, gateway **90** can serve as an Internet firewall and protect the validation entities **80-A**. **80-B**., ... from malicious Internet attacks.

[0114] The above implementation of gateway **90** enables a validation entity **80** to omit the code for establishing communications with the computer **10** used by the requesting verification token **40** (that task is handled by gateway **90**), and to include code that directs processor **81** to receive the indication from gateway **90** that it is to handle further communications with the requesting token **40** (as routed through gateway **90**) and, optionally, to receive the session information for the further communications (which may include SSL session keys and protocols). Those codes of entity **80** described above that direct communications with token **40** may be modified to direct the communications through gateway **90**. For this, validation entity **80** may further comprise code embodied on computer-readable medium **82** that directs data processor **81** to create and maintain a table in memory or one of its databases **86** that tracks channels that are have been handed over from gateway **90**; each record in the table may have the identity of the requesting token, the identification information of gateway **90**, and the session information. The communication codes of entity **80** may be modified to receive encapsulated communication packets from gateway **90**, to extract from these packets the communication packets from token **40**, and to consult the above table to find the

identity of token **40** and session information if such cannot be determined from source address of the extracted communication packets or any token identity sent by gateway **90** in the capsulated packets. The communication codes of entity **80** may also be modified to encapsulate the communication packets for token **40** in packets to be sent to gateway **90**, optionally along with an identifier that identifies the requesting token in the capsule, and to send the encapsulated communication packets to gateway **90**.

[0115] From the above description, it may be appreciated that validation entities **80** and gateway **90** are separate entities from computers **10**, and are separate entities from verification tokens **40**. It may also be appreciated that in several embodiments and implementations thereof that computers **10**, validation entities **80**, and gateway **90** are addressed as separate network nodes on communications network **31** (*e.g.*, have different network addresses in the communication packets), and that tokens **40** communicate through the network nodes of computers **10** to entities **80** and/or gateway **90** (e.g., computers **10** construct and decode network communication packets for tokens **40**). it may be also appreciated that, in several embodiments and implementations of token **40**, token **40** may unconditionally send the read identification information to validation entity **80** and/or gateway **90** without requiring a validation between the token and the user, such as may be provided by the entry of a PIN or the provision of a biometric sample (*e.g.*, fingerprint); and that token **40** may send the read identification information in a relatively short amount of time (such as within one minute of being read, and typically within ten seconds).

[0116] It may be appreciated that Embodiments of the invention enable a user to obtain a dynamic device verification value for a portable consumer device **5**, such as a credit card, which the user can provide to a merchant site as payment data for completing a purchase transaction. The dynamic device verification value reduces the potential for fraud by third parties that may fraudulently obtain the account number of the portable consumer device (*e.g.*, through skimming). In addition, the interaction of the portable consumer device with the verification token **40** enables the token to effectively inform the validation entity **80** that the portable consumer device **5** was physically in the presence of the token at the time the request for the device verification value was made, thereby providing a "card present" status for online purchases made with the portable consumer device. Embodiments of the invention also have utility in providing device verification values to the user in a

highly secure manner, thereby enhancing security and reducing fraudulent use of credit cards. Moreover, embodiments of the present invention provide these services and benefits to the user with a very high "ease of use" factor.

[0117] It should be understood that various embodiments of the present invention as described above can be implemented in the form of control logic using computer software in a modular or integrated manner. Based on the disclosure and teachings provided herein, a person of ordinary skill in the art will know and appreciate other ways and/or methods to implement embodiments of the present invention using hardware and a combination of hardware and software.

[0118] Any of the software components or functions described in this application, may be implemented as software code to be executed by a processor using any suitable computer language such as, for example, C, C++, C#, Java, C++ or Perl using, for example, conventional or object-oriented techniques. The software code may be stored as a series of instructions, or commands on a computer-readable medium, such as a random access memory (RAM), a read only memory (ROM), a magnetic medium such as a hard-drive or a floppy disk, or an optical medium such as a CD-ROM. Any such computer-readable medium may reside on or within a single computational apparatus, and may be present on or within different computational apparatuses within a system or network.

[0119] The above description is illustrative and is not restrictive. Many variations of the invention and embodiments thereof will become apparent to those skilled in the art upon review of the disclosure. The scope of the invention should, therefore, be determined not with reference to the above description, but instead should be determined with reference to the pending claims along with their full scope or equivalents.

[0120] One or more features from any embodiment may be combined with one or more features of any other embodiment without departing from the scope of the invention.

[0121] A recitation of "a", "an" or "the" is intended to mean "one or more" unless specifically indicated to the contrary.

[0122] None of the patents, patent applications, publications, and descriptions mentioned above is admitted to be prior art.

CLAIMS

1. A computer readable medium embodying a computer program product, the product comprising:

code that directs a data processor to receive a request for a device verification value for a portable consumer device associated with a user, the request comprising identification information pertaining to the portable consumer device;

code that directs the data processor to apply at least one validation test comprising a first validation test and a second validation test pertaining to the received request to determine if the received request is valid; and

code that directs the data processor to send, if the at least one validation test is passed, a device verification value to a verification token associated with the user or to an entity configured to forward the device verification value to the verification token.

2. The computer readable medium of Claim 1, further comprising code that directs the data processor to send, if the at least one validation test is passed, the device verification value to a payment processing network.

3. The computer readable medium of Claim 1 or 2, further comprising code that directs the data processor to receive a serial number of the verification token and a test message encrypted by the verification token with an encryption key; and

wherein the code that directs the data processor to apply at least one validation test comprises code that directs the data processor to access a database to obtain a key and one or more acceptable messages, and code that direct the data processor to validate the encrypted test message using the encrypted test message, the obtained key, and the obtained one or more acceptable messages.

4. The computer readable medium of Claim 3, wherein the code that directs the data processor to validate the encrypted test message comprises code that directs the data processor to decrypt the encrypted test message using the obtained key, and code that directs the data processor to compare the decrypted test message to the one

or more acceptable messages for a match.

5. The computer readable medium of Claim 3 or 4, wherein the code that directs the data processor to validate the encrypted test message comprises code that directs the data processor to encrypt the obtained one or more acceptable messages with the obtained key, and to compare the encrypted test message to the one or more encrypted acceptable messages for a match.

6. The computer readable medium of any one of Claims 1 to 5, further comprising code that directs the data processor to receive a serial number of the verification token; and

code that directs the data processor to have the received serial number compared with serial numbers stored in a database that stores serial numbers of suspicious tokens.

7. The computer readable medium of any one of Claims 1 to 6, wherein the verification token is coupled to a computer to access a networking facility of the computer, and wherein the product further comprises:

code that directs the data processor to receive one or more data messages having information specific to the computer, the information being obtained by the token, and

code that directs the data processor to have the received information compared with information stored in a database that stores computer-specific information of suspicious computers for a match.

8. The computer readable medium of any one of Claims 1 to 7, wherein the request for a device verification value is conveyed by way of a network packet on a communications network, and wherein the code that directs the data processor to apply at least one validation test comprises:

code that directs the direct processor to obtain a source IP address from the network packet; and

code that directs the data processor to have the obtained source IP address compared with suspect IP addresses stored in a database for a match.

9. The computer readable medium of any one of Claims 1 to 8, wherein the received identification information includes an account number of a portable consumer device and a digital fingerprint of a magnetic stripe of the portable consumer device; and

wherein the code that directs the data processor to apply at least one validation test comprises instructions that direct the data processor to obtain a valid digital fingerprint for the portable consumer device having the account number in the received identification information, and to compare the digital fingerprint in the received identification information to the valid digital fingerprint.

10. The computer readable medium of any one of Claims 1 to 9, wherein the received identification information includes an account number of a portable consumer device and a variable datum that varies each time the portable consumer device is read for its identification information; and

wherein the code that directs the data processor to apply at least one validation test comprises instructions that direct the data processor to obtain one or more acceptable datum values for the portable consumer device having the account number in the received identification information, and to compare the variable datum in the received identification information to the obtain one or more acceptable datum values for a match.

11. The computer readable medium of any one of Claims 1 to 10, wherein the received identification information includes an account number of a portable consumer device and a variable datum that varies each time the portable consumer device is read for its identification information; and

wherein the code that directs the data processor to apply at least one validation test comprises instructions that direct the data processor to send the account number and the variable datum to an issuing bank with a request for the bank to

determine if the variable datum is valid, and instructions that direct the data processor to receive the issuing bank's determination.

12. The computer readable medium of any one of Claims 1 to 11, wherein the code that directs the data processor to apply at least one validation test comprises instructions that direct the data processor to apply at least three validation tests pertaining to the received request.

13. The computer readable medium of any one of Claims 1 to 12, further comprising code that directs the data processor to communicate with the verification token over a communications network with a computer disposed between the verification token and the communications network, the verification token being coupled to the computer by way of a peripheral interface of the computer and configured to access a networking facility of the computer.

14. The computer readable medium of Claim 13, further comprising code that directs the data processor to establish a communications session with the computer that is secured by one or more encryption keys; and

wherein the request for the device verification value is received through the communications session; and

wherein the device verification value is provided through the communications session.

15. The computer readable medium of any one of Claims 1 to 14, further comprising code that directs the data processor to send, if the at least one validation test is passed, a dynamic account number to the token or to an entity configured to forward the dynamic account number to the token.

16. The computer readable medium of Claim 15, further comprising code that directs the data processor to send, if the at least one validation test is passed, the device verification value and the dynamic account number to a payment processing

network.

17. The computer readable medium of Claim 16, wherein the codes that direct the data processor to send the device verification value and dynamic account number further direct the data processor to send a transaction number to the payment processing network and to a personal communication device or email address associated with the account number in the received identification information.

18. The computer readable medium of any one of Claims 1 to 17, further comprising code that directs the data processor to send, if the at least one validation test is passed, address information to the token or to an entity configured to forward the address information to the token.

19. The computer readable medium of any one of Claims 1 to 18, wherein the code that directs the data processor to send the device verification value comprises code that directs the data processor to encrypt or encode the device verification value before sending the value.

20. The computer readable medium of any one of Claims 1 to 19, further comprising code that directs that data processor to identify a mobile phone number or universal resource identifier of a portable communications device associated with the portable consumer device indicated in the received identification information, and

code that directs that data processor to send a message to the identified mobile phone number or universal resource identifier indicating that a request has been made for a device verification value for the user's portable consumer device.

21. The computer readable medium of Claim 20, wherein the message comprises a text message sent to a cell phone.

22. The computer readable medium of any one of Claims 1 to 21, further comprising:

code that directs that data processor to identify an email address associated with the portable consumer device indicated in the received identification information; and

code that directs that data processor to send a message to the identified email address indicating that a request has been made for a device verification value for the user's portable consumer device.

23. A validation system including the computer program product of any one of Claims 1 to 22, the validation system comprising a data processor, a networking facility coupled to the processor, a computer-readable medium coupled to the processor, and the computer program product embodied on the computer-readable medium.

24. A method of providing device verification values, the method comprising:

receiving, at a server, a request for a device verification value for a portable consumer device associated with a user, the request comprising identification information pertaining to the portable consumer device;

applying at least one validation test comprising a first validation test and a second validation test pertaining to the received request to determine if the received request is valid; and

sending, if the at least one validation test is passed, a device verification value to a verification token associated with the user or to an entity configured to forward the device verification value to the verification token.

25. The method of Claim 24, further comprising sending, if the at least one validation test is passed, the device verification value to a payment processing network.

26. The method of Claim 24 or 25, further comprising:

receiving a serial number of the verification token and a test message encrypted by the verification token by an encryption key; and

obtaining a key and one or more acceptable messages; and

validating the encrypted test message using the encrypted test message, the

obtained key, and the obtained one or more acceptable messages.

27. The method of Claim 26, wherein validating the encrypted test message comprises decrypting the encrypted test message using the obtained key, and comparing the decrypted test message to the one or more acceptable messages for a match.

28. The method of Claim 26 or 27, wherein validating the encrypted test message comprises encrypting the obtained one or more acceptable messages with the obtained key, and comparing the encrypted test message to the one or more encrypted acceptable messages for a match.

29. The method of any one of Claims 24 to 28, further comprising:

receiving a serial number of the verification token; and

comparing the received serial number with serial numbers of suspicious tokens.

30. The method of any one of Claims 24 to 29, wherein the verification token is coupled to a computer to access a networking facility of the computer, and wherein the method further comprises:

receiving one or more data messages having information specific to the computer, the information being obtained by the token, and

comparing the received information with computer-specific information of suspicious computers for a match.

31. The method of any one of Claims 24 to 30, wherein the request for a device verification value is conveyed by way of a network packet on a communications network, and wherein the method further comprises:

obtaining a source IP address from the network packet; and

comparing the obtained source IP address with suspect IP addresses for a match.

32. The method of any one of Claims 24 to 31, wherein the received identification information includes an account number of a portable consumer device and a digital fingerprint of a magnetic stripe of the portable consumer device, and wherein the method further comprises:

obtaining a valid digital fingerprint for the portable consumer device having the account number in the received identification information; and

comparing the digital fingerprint in the received identification information to the valid digital fingerprint.

33. The method of any one of Claims 24 to 32, wherein the received identification information includes an account number of a portable consumer device and a variable datum that varies each time the portable consumer device is read for its identification information, and wherein the method further comprises:

obtaining one or more acceptable datum values for the portable consumer device having the account number in the received identification information; and

comparing the variable datum in the received identification information to obtain one or more acceptable datum values for a match.

34. The method of any one of Claims 24 to 33, wherein the received identification information includes an account number of a portable consumer device and a variable datum that varies each time the portable consumer device is read for its identification information, and wherein the method further comprises:

sending the account number and the variable datum to an issuing bank with a request for the bank to determine if the variable datum is valid; and

receiving the issuing bank's determination.

35. The method of any one of Claims 24 to 34, further comprising sending, if the at least one validation test is passed, a dynamic account number to the token or to an entity configured to forward the dynamic account number to the token.

36. The method of Claim 35, further comprising sending, if the at least one validation test is passed, the device verification value and the dynamic account number to a payment processing network.

37. The method of Claim 36, further comprising sending a transaction number to the payment processing network and to a personal communication device or email address associated with the account number in the received identification information.

38. The method of any one of Claims 24 to 37, further comprising code sending, if the at least one validation test is passed, address information to the token or to an entity configured to forward the address information to the token.

39. The method of any one of Claims 24 to 38, further comprising encrypting or encoding the device verification value before sending the value.

40. The method of any one of Claims 24 to 39, further comprising:

identifying a mobile phone number or universal resource identifier of a communications device associated with the portable consumer device indicated in the received identification information, and

sending a message to the portable communications device indicating that a request has been made for a device verification value for the user's portable consumer device.

41. The method of Claim 40, wherein the message comprises a text message sent to a cell phone.

42. The method of any one of Claims 24 to 41, further comprising:

identifying an email address associated with the portable consumer device indicated in the received identification information, and

sending a message to the identified email address indicating that a request has been made for a device verification value for the user's portable consumer device.

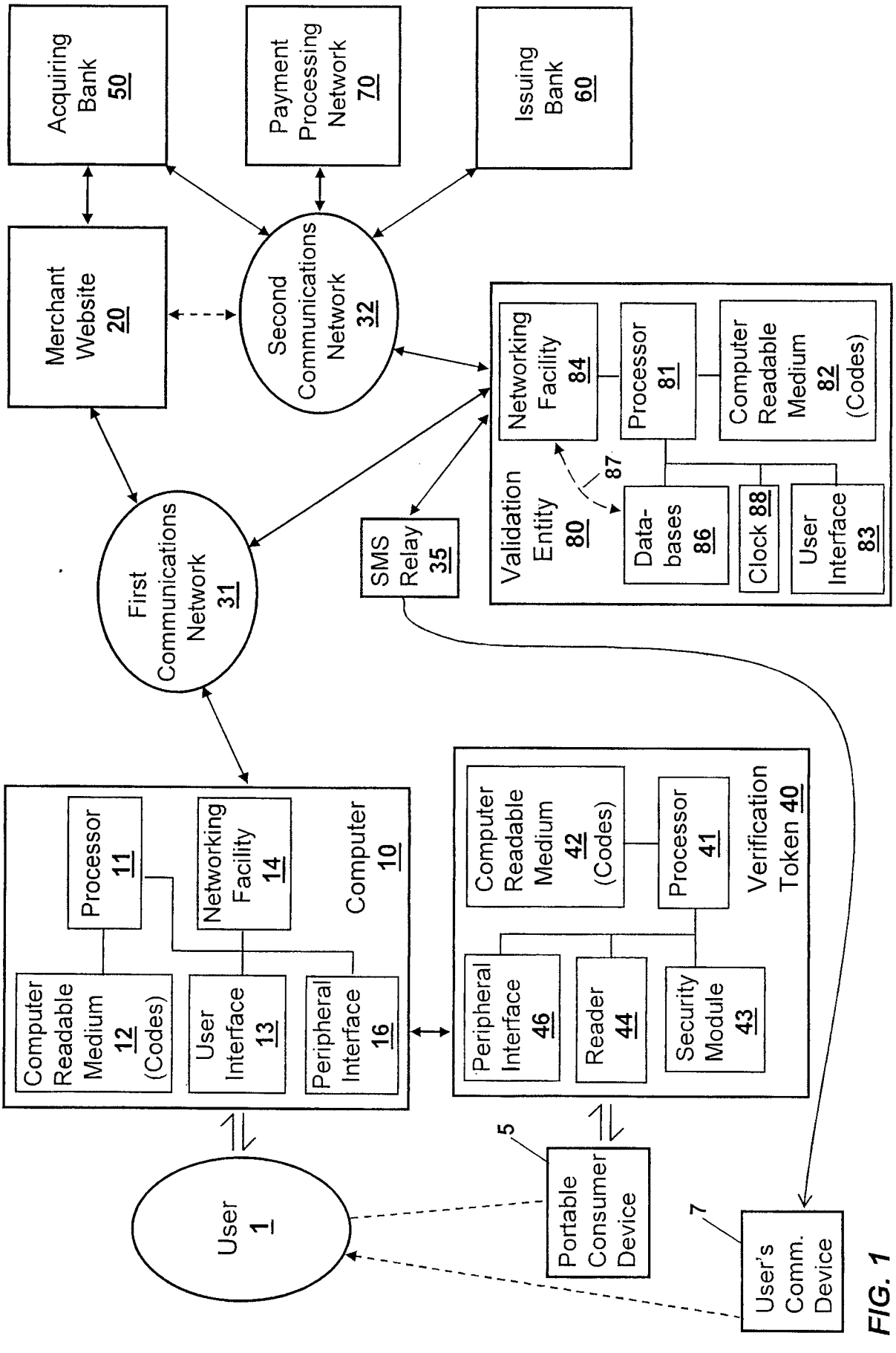

Acquiring Bank 50
Payment Processing Network 70
Issuing Bank 60
Merchant Website 20
Second Communications Network 32
First Communications Network 31
SMS Relay 35
Validation Entity 80
Networking Facility 84
Processor 81
Computer Readable Medium 82 (Codes)
Data-bases 86
Clock 88
User Interface 83
87
Computer 10
Processor 11
Networking Facility 14
Computer Readable Medium 12 (Codes)
User Interface 13
Peripheral Interface 16
Verification Token 40
Computer Readable Medium 42 (Codes)
Processor 41
Peripheral Interface 46
Reader 44
Security Module 43
User 1
5
Portable Consumer Device
7
User's Comm. Device

FIG. 1

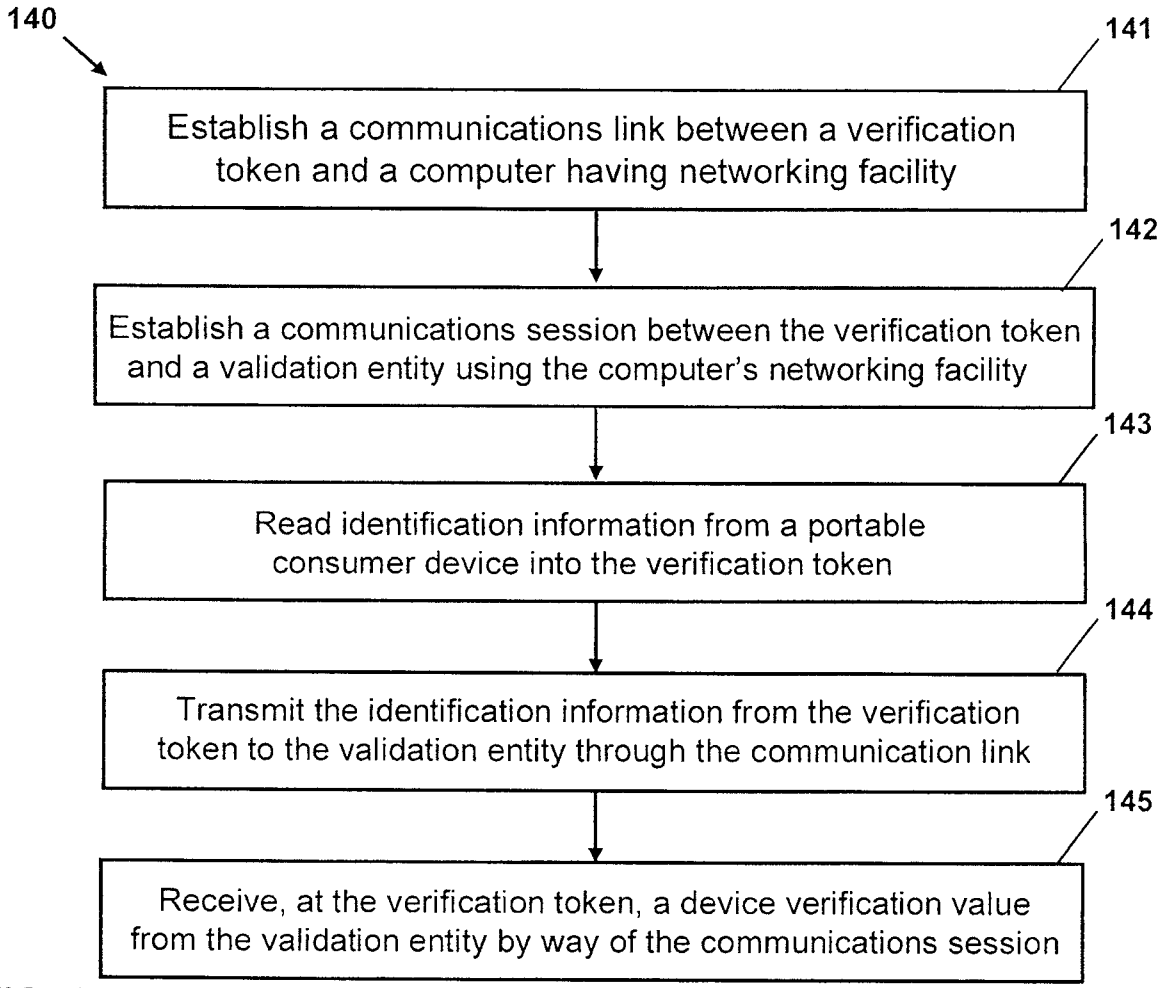

140
141
Establish a communications link between a verification token and a computer having networking facility
142
Establish a communications session between the verification token and a validation entity using the computer's networking facility
143
Read identification information from a portable consumer device into the verification token
144
Transmit the identification information from the verification token to the validation entity through the communication link
145
Receive, at the verification token, a device verification value from the validation entity by way of the communications session

FIG. 2

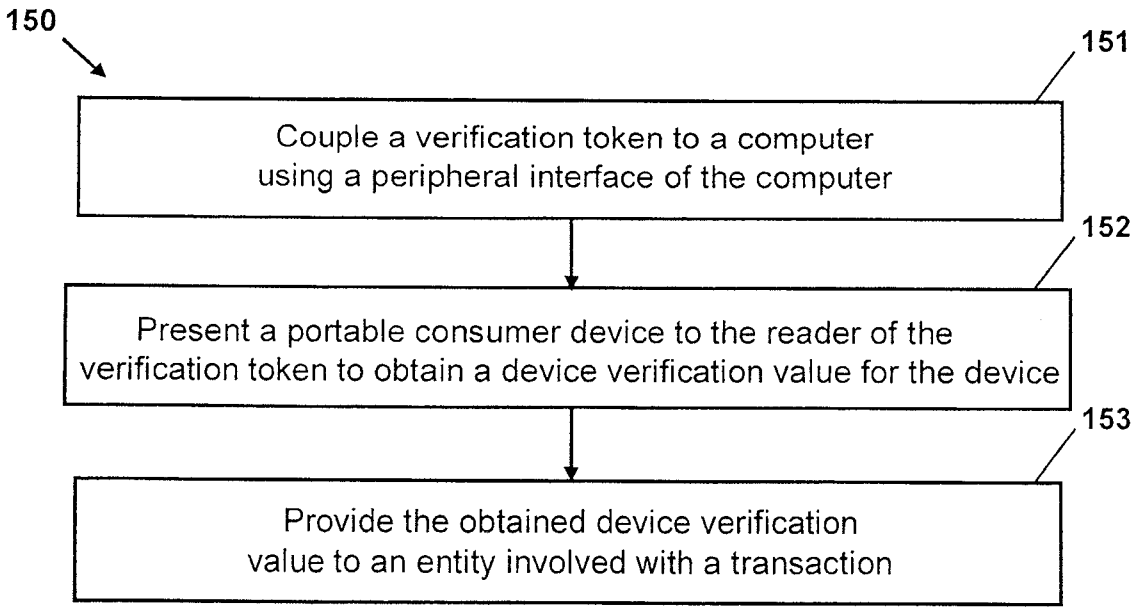

150
151
Couple a verification token to a computer using a peripheral interface of the computer
152
Present a portable consumer device to the reader of the verification token to obtain a device verification value for the device
153
Provide the obtained device verification value to an entity involved with a transaction

FIG. 3

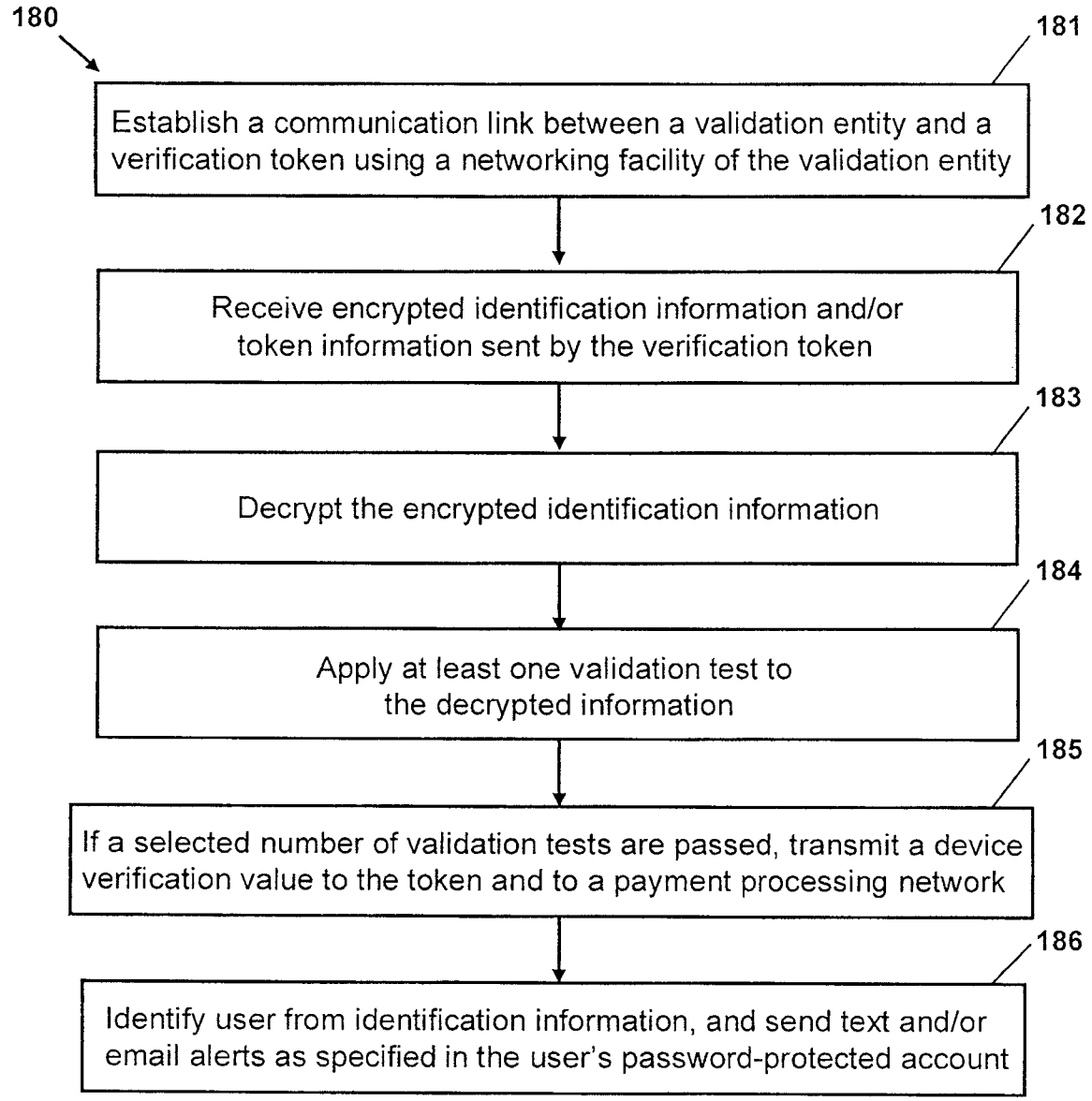

180
181
Establish a communication link between a validation entity and a verification token using a networking facility of the validation entity
182
Receive encrypted identification information and/or token information sent by the verification token
183
Decrypt the encrypted identification information
184
Apply at least one validation test to the decrypted information
185
If a selected number of validation tests are passed, transmit a device verification value to the token and to a payment processing network
186
Identify user from identification information, and send text and/or email alerts as specified in the user's password-protected account

FIG. 4

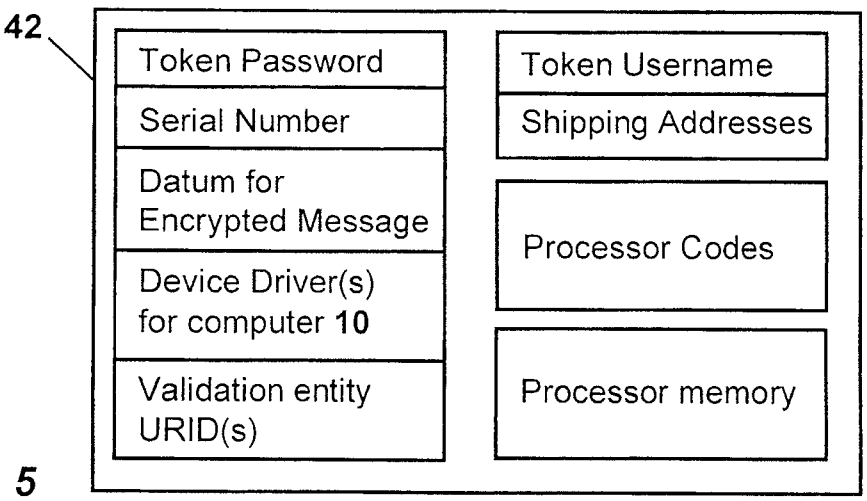

42
Token Password
Serial Number
Datum for Encrypted Message
Device Driver(s) for computer 10
Validation entity URID(s)
Token Username
Shipping Addresses
Processor Codes
Processor memory

FIG. 5

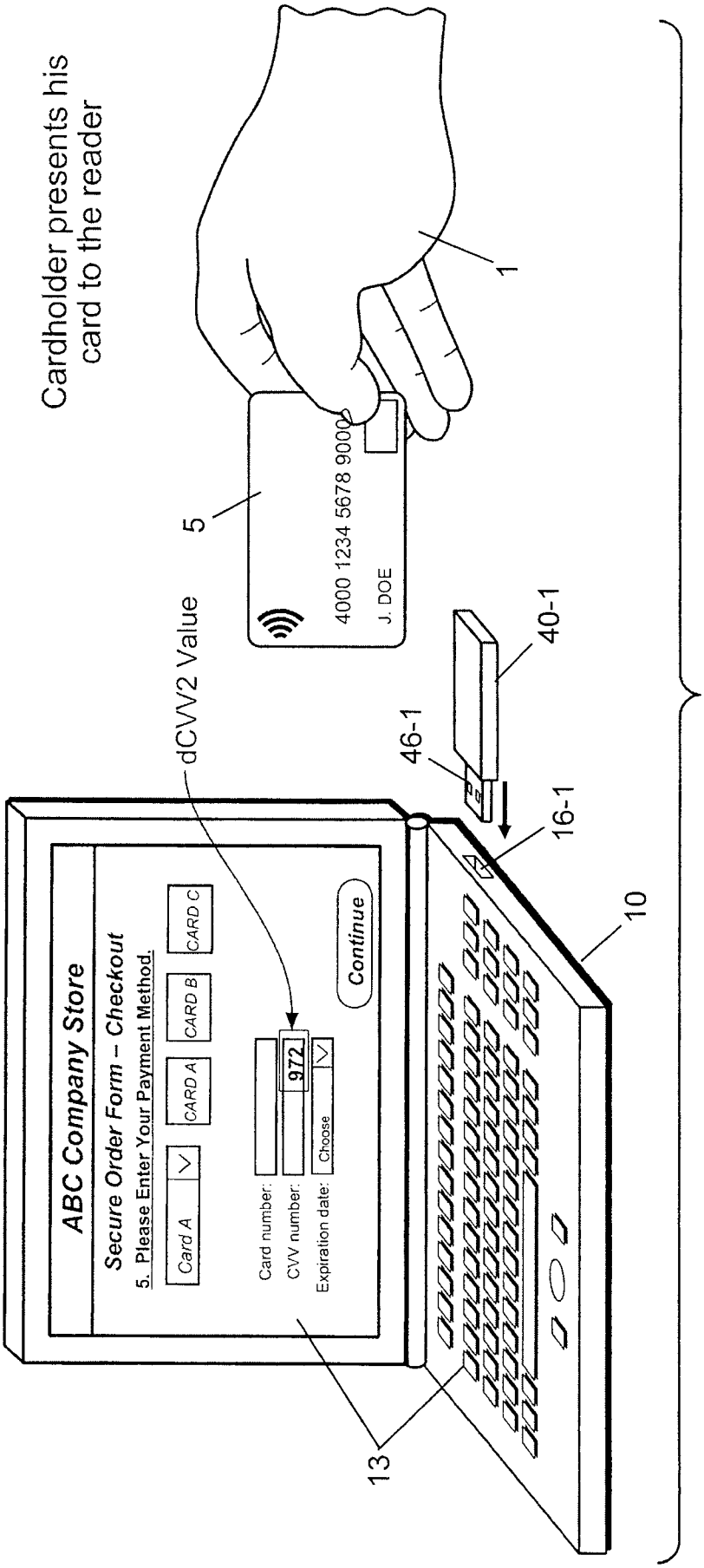

Cardholder presents his card to the reader
1
5
4000 1234 5678 9000
J. DOE
dCVV2 Value
40-1
46-1
16-1
10
13
ABC Company Store
Secure Order Form – Checkout
5. Please Enter Your Payment Method.
Card A
CARD A
CARD B
CARD C
Card number:
CVV number:
Expiration date:
Choose
972
Continue

FIG. 6

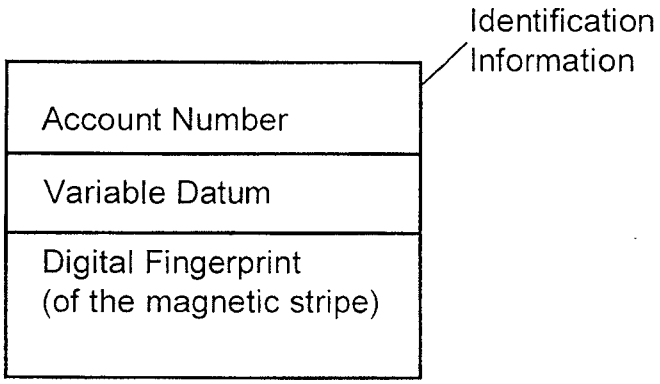

Identification Information
Account Number
Variable Datum
Digital Fingerprint
(of the magnetic stripe)

FIG. 7

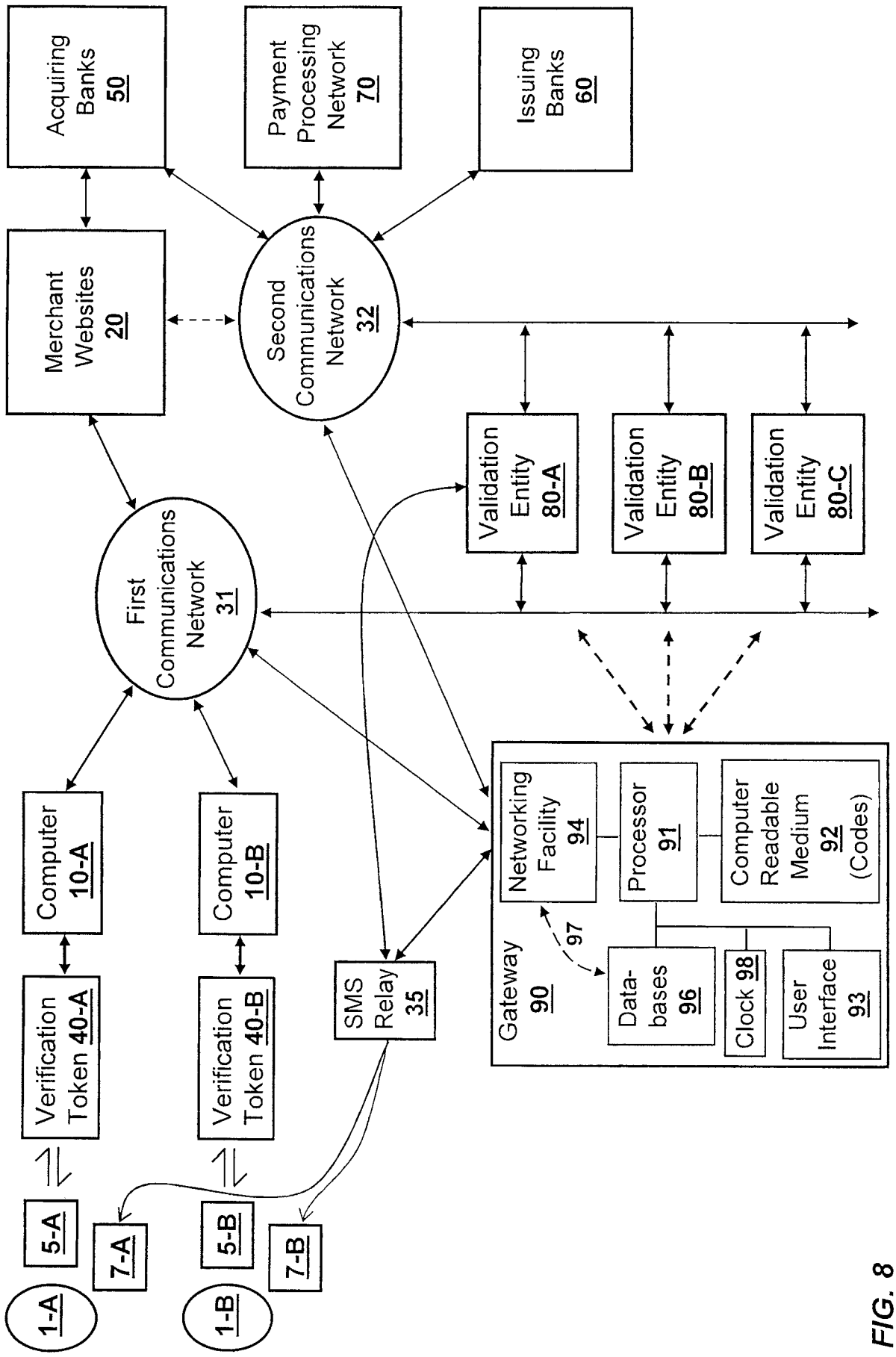
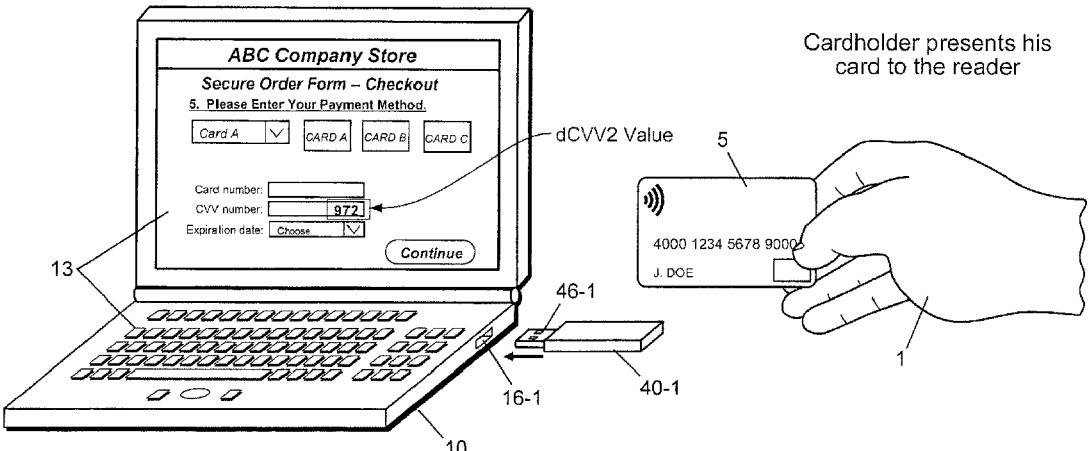

Acquiring Banks 50
Payment Processing Network 70
Issuing Banks 60
Merchant Websites 20
Second Communications Network 32
Validation Entity 80-A
Validation Entity 80-B
Validation Entity 80-C
First Communications Network 31
Computer 10-A
Computer 10-B
Verification Token 40-A
Verification Token 40-B
SMS Relay 35
Networking Facility 94
Processor 91
Computer Readable Medium 92 (Codes)
Gateway 90
97
Data-bases 96
Clock 98
User Interface 93
5-A
7-A
5-B
7-B
1-A
1-B

FIG. 8


ABC Company Store
Secure Order Form – Checkout
5. Please Enter Your Payment Method.
Card A
CARD A
CARD B
CARD C
Card number:
CVV number:
972
Expiration date:
Choose
Continue
dCVV2 Value
13
46-1
16-1
40-1
10
Cardholder presents his card to the reader
5
4000 1234 5678 9000
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