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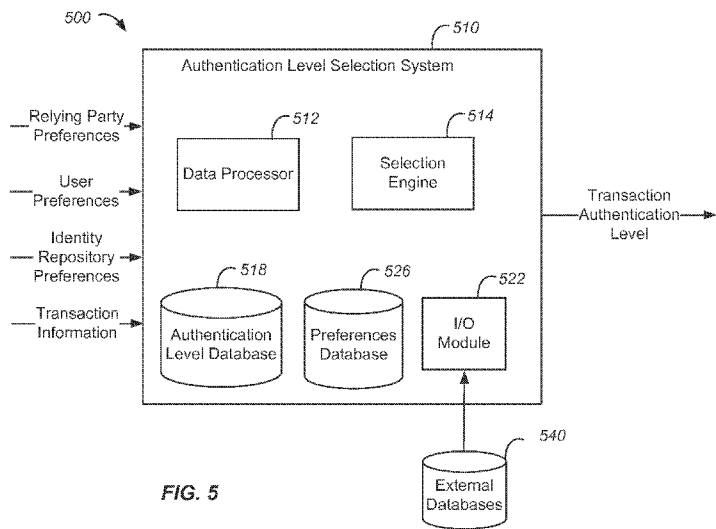
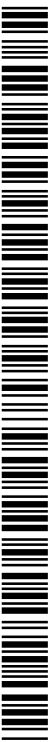


FIG. 5

(57) **Abstract:** According to an embodiment of the present invention, a method for determining a transaction authentication level includes receiving transaction information associated with a transaction between a user and a relying party, receiving relying party preferences, and determining a relying party authentication level based on the transaction information and the relying party preferences. The method also includes accessing user preferences, and determining a user authentication level based on the transaction information and the user preferences. The method further includes determining the transaction authentication level using the user authentication level and the relying party authentication level.



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C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2008/0250248 A1 (LIEBER) 09 October 2008 (09.10.2008), entire document, especially Abstract; para [0005], [0008], [0010], [0014], [0028], [0042], [0043], [0056], [0058], [0059], [0060], [0061], [0062], [0063], [0075]	21-40
X	US 2006/0206709 A1 (LABROU et al.) 14 September 2006 (14.09.2006), entire document, especially Abstract; para [0011], [0029], [0031], [0078], [0080], [0081], [0086], [0089], [0106], [0109], [0111], [0128], [0129]	41-62
Y	US 2005/0097320 A1 (GOLAN et al.) 05 May 2005 (05.05.2005), entire document, especially Abstract; para [0023], [0024], [0028], [0036][0037], [0043], [0047], [0053], [0054], [0057], [0063], [0069], [0078], [0093]	1-20
Y	US 2004/0088587 A1 (RAMASWAMY et al.) 06 May 2004 (06.05.2004), entire document, especially Abstract; para [0041]	1-20
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