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Published:

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— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

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(54) Title: UNIVERSAL SECURE REGISTRY

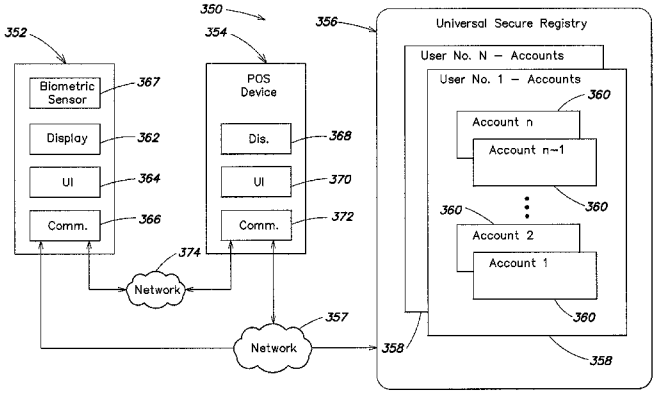

FIG. 31

(57) Abstract: In one embodiment, a user device is configured to allow a user to select any one of a plurality of accounts associated with the user to employ in a financial transaction. In one embodiment, the user device includes a biometric sensor configured to receive a biometric input provided by the user, a user interface configured to receive a user input including secret information known to the user and identifying information concerning an account selected by the user from the plurality of accounts. In a further embodiment, the user device includes a communication link configured to communicate with a secure registry, and a processor coupled to the biometric sensor to receive information concerning the biometric input, the user interface, and the communication link. According to one embodiment, the processor is configured to generate a non-predictable value and to generate encrypted authentication information from the non-predictable value, the identifying information, and at least one of the information concerning the biometric input and the secret information, and to communicate the encrypted authentication information via the communication link to the secure registry.

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A. CLASSIFICATION OF SUBJECT MATTER
INV. G06F21/00 G07F7/10
ADD. G07F7/00 G06Q20/00

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
G06F G06Q G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)
EPO-Internal

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2006/016884 A1 (BLOCK JAMES [US] ET AL) 26 January 2006 (2006-01-26)	1,2,4,6, 13,15, 16, 18-28, 30,31
	paragraph [0245]	
A	paragraph [0288] - paragraph [0290] paragraph [0026] - paragraph [0031] paragraph [0185] paragraph [0210] paragraph [0181] - paragraph [0182] paragraph [0230] figures 1,4 paragraph [0097] - paragraph [0108] paragraph [0039] paragraph [0191] - paragraph [0192] paragraph [0023]	7-12,14
	-/--	

[X] Further documents are listed in the continuation of Box C.

[X] See patent family annex.

* Special categories of cited documents :

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier document but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
1 July 2009	30/09/2009

Name and mailing address of the ISA/	Authorized officer
European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Fax: (+31-70) 340-3016	Preuss, Norbert

Form PCT/ISA/210 (second sheet) (April 2005)

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C(Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2007/198436 A1 (WEISS KENNETH P [US]) 23 August 2007 (2007-08-23) paragraph [0027] paragraph [0015] paragraph [0018] paragraph [0197] paragraph [0219] paragraph [0143] paragraph [0075] figure 28 paragraph [0096]	1,2,4, 6-16, 18-28, 30,31
A	WO 96/36934 A1 (SMART TOUCH L L C [US]) 21 November 1996 (1996-11-21) page 6, line 32 - page 7, line 19 page 8, lines 9-13 page 8, line 31 - page 9, line 9 page 21, line 27 - page 22, line 16 page 38, lines 11-23 page 73, lines 19-26	1-2,4,6, 15-16, 26-28
A	US 2005/187843 A1 (LAPSLEY PHILIP D [US] ET AL LAPSLEY PHILIP D [US] ET AL) 25 August 2005 (2005-08-25) paragraph [0121] - paragraph [0140] paragraph [0033] paragraph [0034] paragraph [0035] paragraph [0155] - paragraph [0156]	1,15,20, 30-31
A	WO 92/07436 A1 (SECURITY DYNAMICS TECHN [US]) 30 April 1992 (1992-04-30) page 2, line 16 - page 3, line 13	1,15,20
T	WO 02/14985 A2 (KERN DANIEL A [US]) 21 February 2002 (2002-02-21) page 14, line 27 - page 15, line 7 page 1, lines 18-23 page 4, lines 9-20 claims 1,4,8 figure 12	1,15,20

INTERNATIONAL SEARCH REPORT

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Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. ☐ Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

see additional sheet

1. ☐ As all required additional search fees were timely paid by the applicant, this international search report covers allsearchable claims.

2. ☐ As all searchable claims could be searched without effort justifying an additional fees, this Authority did not invite payment of additional fees.

3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search reportcovers only those claims for which fees were paid, specifically claims Nos.:

4. ☒ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

1-2, 4, 6-16, 18-28, 30-31

Remark on Protest

☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.

☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.

☐ No protest accompanied the payment of additional search fees.

FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 210

This International Searching Authority found multiple (groups of) inventions in this international application, as follows:

1. claims: 1-2, 4, 6-16, 18-28, 30-31

A device with biometric sensor, user interface and wireless communication interface which encrypts authentication information setup by all entered data and sends it via another device to a third party system

1.1. claims: 1-2, 4, 6, 15-16, 18-20, 24-28, 30-31

A device with biometric sensor, user interface and wireless communication interface which encrypts particular authentication information setup by all entered data and sends it via another device to a third party system

1.2. claims: 7-12

A device with biometric sensor, user interface and wireless communication interface which encrypts authentication information and sends it via another device to a third party system with local biometric verification and activation of the device after successful authentication

1.3. claim: 14

A portable device with biometric sensor, user interface and wireless communication interface which encrypts authentication information and sends it via another device to a third party system

1.4. claims: 13, 21-23

A device with a special biometric sensor, user interface and wireless communication interface which encrypts authentication information and sends it via another device to a third party system

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2. claim: 3

A device with biometric sensor, user interface and wireless communication interface which encrypts authentication information and sends it via another device to a third party system and a converter device emulating magnetic stripes

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3. claim: 5

A device with biometric sensor, user interface and wireless communication interface which encrypts authentication information and sends it via another device to a third party system after biometric authentication

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FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 210

4. claims: 17, 29

A device with biometric sensor, user interface and wireless communication interface which encrypts authentication information and sends it via another device to a third party system. The device is deactivated when user is not authenticated or when rules of other policies apply.

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No
PCT/US2009/035282

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