Title: MULTI-SERVER AUTHENTICATION

Abstract: A method of transactional authentication, comprising receiving transactional information comprising a card ID (102), a code and a counter at a first location, selectively transmitting the information to at least one of a plurality of authentication servers (112, 112'), applying a hash function to the information, and matching the hashed information to a database (114, 114') of hashes of valid information at a one of the plurality of authentication servers.
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.
A. CLASSIFICATION OF SUBJECT MATTER
IPC(7) : G06F 17/60
US CL : 705/43, 59, 713/180, 200
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)
U.S. : 705/43, 59, 713/180, 200

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 practicable, search terms used)
WEST, DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>US 6,023,509 A (HERBERT et al) 08 February 2000, col. 3, line 1 thru col. 8, line 46.</td>
<td>1-6</td>
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<td>A</td>
<td>US 6,119,228 A (ANGELO et al) 12 September 2000, entire document.</td>
<td>1-6</td>
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Date of the actual completion of the international search: 07 FEBRUARY 2002
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