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**Shuster**

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(45) **Date of Patent:** **\*Nov. 27, 2012**

(54) **PERSONAL CRITERIA VERIFICATION  
USING FRACTIONAL INFORMATION**

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(US)

(73) Assignee: **Hoshiko LLC**, Henderson, NV (US)

(\* ) Notice: Subject to any disclaimer, the term of this  
patent is extended or adjusted under 35  
U.S.C. 154(b) by 0 days.

This patent is subject to a terminal dis-  
claimer.

(21) Appl. No.: **13/188,666**

(22) Filed: **Jul. 22, 2011**

(65) **Prior Publication Data**

US 2011/0282971 A1 Nov. 17, 2011

**Related U.S. Application Data**

(63) Continuation of application No. 12/471,240, filed on  
May 22, 2009, now Pat. No. 7,996,491, which is a  
continuation of application No. 11/029,298, filed on  
Jan. 4, 2005, now Pat. No. 7,539,736, which is a  
continuation of application No. 09/850,838, filed on  
May 8, 2001, now Pat. No. 6,862,610.

(60) Provisional application No. 60/202,753, filed on May  
8, 2000.

(51) **Int. Cl.**

**G06F 15/16** (2006.01)

**G06F 7/00** (2006.01)

(52) **U.S. Cl.** ..... **709/217; 709/219; 707/705; 707/758**

(58) **Field of Classification Search** ..... **709/217,**  
**709/219; 707/705, 758**

See application file for complete search history.

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*Primary Examiner* — Ranodhi Serrao

(57) **ABSTRACT**

A method for verifying the identity of users connected to a computer network comprises providing fractional information queries to users, wherein responses to these individual queries are not sufficient to identify the user. This method further comprises receiving responses to these fractional information queries and comparing these responses to data available from within a computer network. A set of potential matches to the user is generated according to these responses and is used in determining whether the set of potential matches is sufficient to identify the user.

**20 Claims, 2 Drawing Sheets**

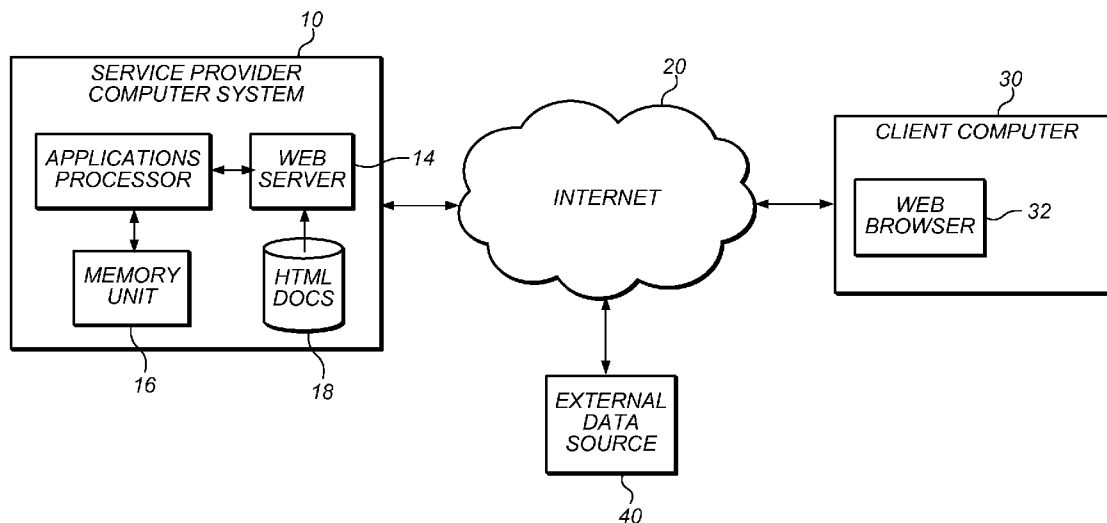


FIG. 1

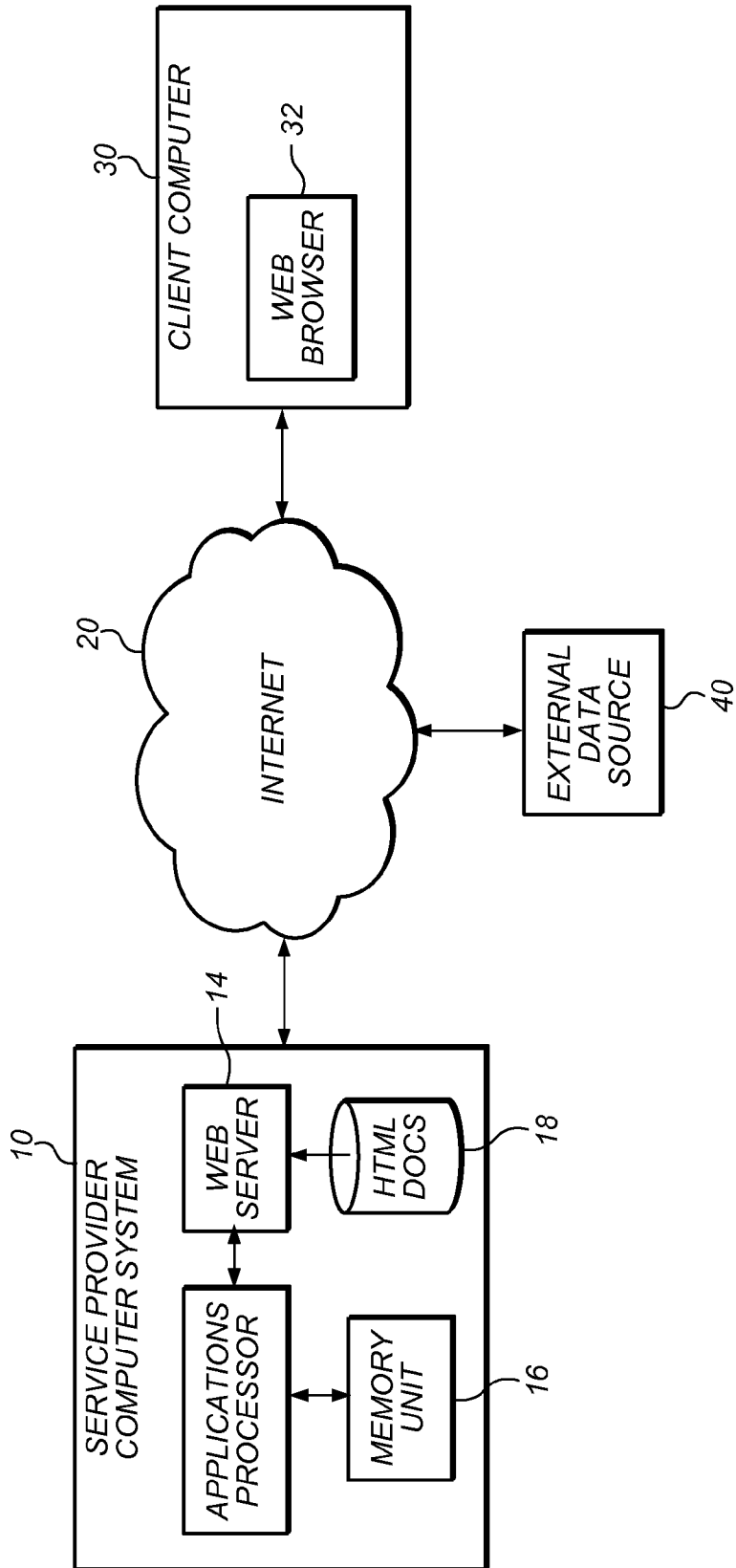
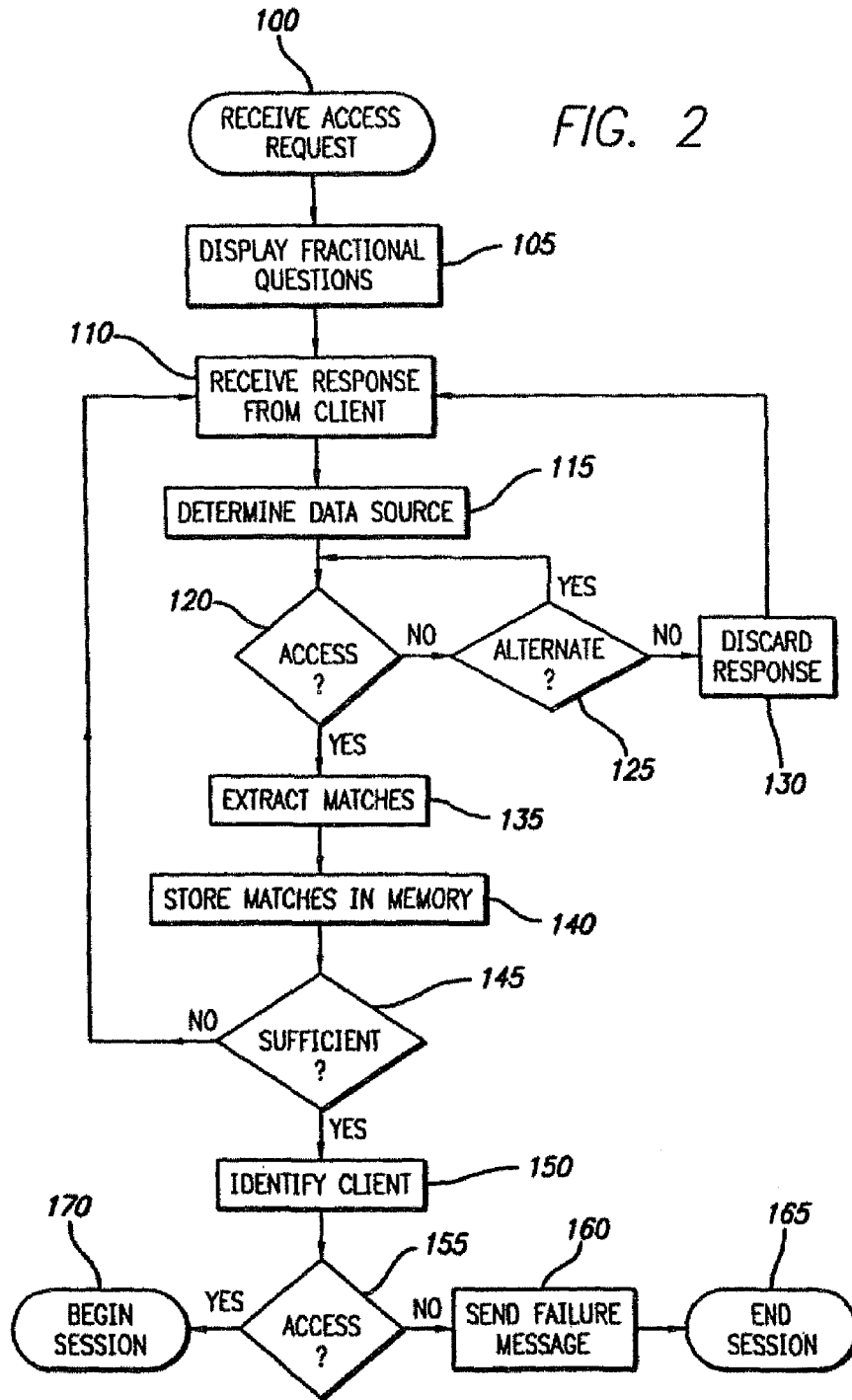


FIG. 2



## PERSONAL CRITERIA VERIFICATION USING FRACTIONAL INFORMATION

### CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation of U.S. application Ser. No. 12/471,240, filed May 22, 2009 entitled "PERSONAL CRITERIA VERIFICATION USING FRACTIONAL INFORMATION," now U.S. Pat. No. 7,996,491, which is a continuation of U.S. application Ser. No. 11/029,298, filed Jan. 4, 2005, entitled "REMOTE PERSONAL CRITERIA VERIFICATION METHOD," now U.S. Pat. No. 7,539,736, which is a continuation of U.S. application Ser. No. 09/850,838, filed May 8, 2001 entitled "METHOD AND APPARATUS FOR VERIFYING THE IDENTITY OF INDIVIDUALS," now U.S. Pat. No. 6,862,610, which claims priority under 35 U.S.C. §119(e) to U.S. Provisional Application No. 60/202,753, filed May 8, 2000, each of which is hereby expressly incorporated by reference in its entirety.

### BACKGROUND OF THE INVENTION

#### 1. Field of the Invention

The present invention relates to the verification of an individual's identity in a wide area network. More specifically, this invention relates to a method and apparatus for verifying identity using fractional information taken from the user.

#### 2. Description of the Related Art

For many years, the global retail market has been characterized as a market in which products are sold from physical locations. In recent years, however, this dynamic has undergone a significant change in response to the increasing popularity of the Internet. It should be appreciated that the Internet is defined here as a collection of interconnected (public and/or private) networks linked together by a set of standard protocols (such as TCP/IP and HTTP) to form a global, distributed network. While this term is intended to refer to what is now commonly known as the Internet, it is also intended to encompass variations which may be made in the future, including changes and additions to existing standard protocols. Using the Internet, businesses can now more readily sell their products to a vast number of customers beyond local boundaries. Business transacted primarily over computer networks such as the Internet is commonly known as electronic commerce and will herein be referred to as such.

Systems for wide-area networks, such as the Internet, are presently limited, however, in the amount of security they offer to consumers and businesses against fraud. In particular, in electronic commerce it is commonplace to approve electronic transactions without ever seeing the purchaser or viewing any identifying material (such as a drivers license). In addition to financial fraud, the Internet has also experienced a growing problem with regards to age representation fraud, whereby underage individuals are able to gain unauthorized access to many websites on the Internet by claiming to be older than they actually are. To prevent such unauthorized access (and in general, to prevent other forms of fraud and theft), it is desirable to confirm the identity and/or age of the user requesting access to restricted material by checking an identifying code supplied by an unknown user against publicly available identity databases. For example, if a social security number is supplied, this information can then be used to verify other information about the user, such as the user's age, gender, credit history, state of residence, etc. For further

example, many Internet age-verifying services operate chiefly by obtaining a user's credit card number over the Internet.

While it is certainly possible in an electronic commerce transaction to request identifying information about an individual, such as a full social security number, credit card number, or a telephone number, individuals are in many situations reluctant to give such information for fear of compromising their privacy or risking loss of control over their confidential identifying and account information. Individuals may be particularly reluctant to share identifying information when the reputation of the requesting entity is not known to the user, and its trustworthiness is therefore in question. Currently, no system exists that enables users to verify certain facts about themselves, such as their age, without forfeiting their privacy and supplying confidential identity numbers to a potentially untrustworthy requestor. If these disadvantages could be overcome, it is anticipated that more electronic commerce transactions would occur than presently take place. It would thus be advantageous to implement an electronic business method and system which enables businesses to verify the identity of such clients at a minimal risk to the clients' privacy and without needing to possess confidential identity numbers belonging to the clients.

### SUMMARY OF THE INVENTION

In an embodiment of the invention, a method and apparatus for verifying the identity of users connected to a computer network comprises providing fractional information queries to users, wherein responses to individual ones of these queries are not sufficient to identify the user. In combination, however, the responses to the queries have a very high probability of uniquely identifying the user. This method further comprises receiving responses to these fractional information queries and comparing these responses to data available from a secure, preferably independent source within a computer network. A set of potential matches to the user is generated according to these responses by the secure source. If more than one match is discovered, additional information may be supplied by the user until the users identity is confirmed. At the same time, the potentially untrustworthy site need not ever possess any identifying information while still being assured that the user is who she claims to be.

A more complete understanding of a method and apparatus for identifying the identity of individuals will be afforded to those skilled in the art, as well as a realization of additional advantages and objects thereof, by a consideration of the following detailed description of the preferred embodiment. Reference will be made to the appended sheets of drawings which will first be described briefly.

### BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is block diagram demonstrating a preferred embodiment of the invention; and  
FIG. 2 is a flow chart illustrating the steps for identifying a client according to an embodiment of the invention.

### DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

The present invention is directed towards a method and apparatus for verifying the identity of individuals in a wide area network. More specifically, this invention is directed towards verifying an individual's identity using fractional information taken from the user.

Referring first to FIG. 1, a block diagram is illustrated of a wide area network employing a method and apparatus according to an embodiment of the invention. Although the invention is especially suitable for implementation on a system as will be described, the method may also be effectively implemented on other systems. It is anticipated that the present invention operates with a plurality of computers that are coupled together on a wide area network, such as the Internet 20, or other communications network. FIG. 1 depicts such a network that includes a service provider computer system 10, a client computer 30, and an external data source 40. The service provider computer system 10 is further comprised of an applications processor 12 coupled to a memory unit 16 and a Web server 14 connected to an HTML (Hyper-Text Markup Language) documents database 18.

It should be appreciated that Web server 14 accesses a plurality of Web pages, distributable applications, and other electronic files containing information of various types stored in the HTML documents database 18. As a result, Web pages may be viewed on various web-enabled computers in a given network, such as a client computer 30. For example, a particular Web page or other electronic file may be viewed through a suitable application program residing on the client computer 30 such as a browser 32, or by a distributable application provided to the client computer 30, by the Web server 33. It should be appreciated that many different information retrieval devices, many different Web servers, and many different search servers of various types may be communicating with each other at the same time.

As is generally known in the art, a client identifies a Web page it wishes to retrieve by communicating an HTTP (Hyper-Text Transport Protocol) request from the browser application 32. The HTTP request includes the Uniform Resource Locator (URL) of the desired Web page, which may correspond to an HTML document stored in the HTML documents database 18. The HTTP request is then routed to the Web server 14 via the Internet 20. The Web server 14 then retrieves the HTML document identified by the URL, and communicates the HTML document across the Internet 20 to the browser application 32. The HTML document may be communicated in the form of plural message packets as defined by standard protocols, such as the Transport Control Protocol/Internet Protocol (TCP/IP).

The external data source 40 is preferably a secure database run by an independent service provider. Service providers and other entities that desire to practice the method to identify individuals may subscribe to the database in advance of performing the search. They may be assigned an encryption key by the database service to ensure the security of messages exchanged with the external data provider. This is particularly desirable where the identity information to be transmitted back from the database is especially sensitive or confidential, for example, where it comprises an individual's credit history. For other applications, such as age verification, the information transmitted back may comprise a bare confirmation that the individual has (or has not, as the case may be) attained the required age. Such information is unlikely to require encryption.

In FIG. 2, a flow chart illustrating the steps for identifying a client according to an embodiment of the invention is shown. The identifying procedure begins at step 100 when the service provider computer system 10 receives a website access request from a client computer 30. At step 105, the service provider computer system 10 responds to this request by prompting the client to answer several "fractional questions". It should be appreciated that a "fractional question" is defined hereinafter as a question where only partial informa-

tion is asked (e.g., the first three digits of a phone number, the last four digits of a social security number, etc.). For example, the client may be asked to supply his age, last four digits of his social security number, last four digits of his telephone number, and first three numbers of his street address (inserting spaces or zeros if the street address has less than three digits). Such information will preferably not contain data of a nature that will enable ready identification of the individual except by using an extensive database of social security numbers, telephone numbers, addresses, and etc., all linked to the desired identity data. For example, it would generally not be desirable to include the entire zip code or street address in such information, because doing so could make the task of identifying the user too easy or even trivial.

The procedure continues at step 110 with the service provider computer system 10 receiving a response to individual fractional questions from the client. Beginning with the first received response at step 110, the service provider computer system 10 determines which external data source 40 it will use to confirm those particular responses. Access to the external data source 40 chosen at step 115 is then requested at step 120. If access is granted to the external data source 40 at step 120, then the procedure continues with the extraction of all matches to the fractional information provided by the client which are included in that particular data source 40. If for some reason the primary database is not available or has no data matching the fractional information, the service provider computer system 10 may attempt to use an alternate data source 40 at optional step 125. If an alternate data source 40 is found at step 125, then access to this data source is requested at step 120, otherwise, this particular client response is discarded at step 130, followed by a return to step 110 where the procedure is repeated for the next client response. In an alternative embodiment, certain of the fractional information are withheld from each database provider, making it impossible for any single database provider to possess the identity of the requestor. Instead, the database responses may be combined and analyzed by an independent, trusted source, thereby adding another layer of privacy and security.

Once the extraction of all fractional information matches is made at step 135, the procedure continues at step 140 with these matches being stored in the memory unit 16 of the service provider computer system 10. At step 145, the service provider computer system 10 then determines whether the matches stored in its memory unit 16 are sufficient to identify the client. In an exemplary embodiment, a service provider computer system 10 may contain "n" number of matches in its memory unit 16 at step 140. If this particular service provider were only concerned with its clients being over a certain age, the sufficiency criterion at step 145 may be fulfilled if all "n" individuals satisfy the service provider's age requirements. In another example, a service provider may be more concerned with financial fraud, in which case a sufficiency criterion that identifies a specific individual would be more appropriate.

If the number of matches stored in the memory unit 16 satisfy the aforementioned sufficiency criterion, then the client is identified at step 150; otherwise, the service provider computer system 10 returns to step 110 where the procedure is repeated with respect to additional responses received from the client. For example, more detailed information in the same classes may be requested (for example, an additional digit of an identity number or additional letter of a name), or information from an entirely new class. It should be appreciated that if and when the above procedure requires an additional iteration at step 145 (i.e., the set of matches stored in the memory unit 16 do not satisfy the sufficiency criterion), the

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extracted set of matches in one iteration are used to begin the following iteration resulting in a set of matches that is smaller or equal in size to the set of matches found in the previous iteration.

Once a client is identified at step 150, the procedure continues at step 155 where the service provider computer system 10 determines whether to grant access to this particular client. It should be appreciated that this determination may vary according to the policies of each service provider. With respect to age, for example, one service provider may grant access to a client of a particular age while another service provider may not. If access is granted to the client at step 155, then the online session pertaining to that particular service provider begins at step 170; otherwise, a failure message is sent to the client at step 160 and the session is terminated at step 165. The service provider never possesses the specific identity of the client unless authorized by the client to receive such information.

Generally, it should be appreciated that the amount of fractional information provided by the user is an important aspect of the invention. For example, if eight out of nine digits of a social security number must be supplied, the privacy and confidentiality of the user may not be adequately protected. On the other hand, if too little unique information is supplied, for example, only one digit of the number, then the task of identifying the user may either not be possible, or may take too long. It is desirable, therefore, in the design of the specific identifying query to balance the speed with which an individual may be identified against the need to protect privacy and confidentiality. An appropriate query may be selected by one skilled in the database and statistical arts. It is further desirable that the query be impracticable to complete except using the most advanced databases that are available, so that the entities capable of performing the identity checking will be relatively few, and therefore, relatively more secure. It is anticipated that the database provider will be motivated to formulate a query structure that is perceived as very secure by the vast majority of users, in order to attract as much identity-checking business as possible.

Having thus described a preferred embodiment of a method and apparatus for identifying the identity of individuals, it should be apparent to those skilled in the art that certain advantages of the within system have been achieved. It should also be appreciated that various modifications, adaptations, and alternative embodiments thereof may be made within the scope and spirit of the present invention. The invention is further defined by the following claims.

What is claimed is:

1. A method, comprising:

receiving, at a computing system of a service provider, a first partial identifying data item for a person requesting access to a resource, wherein the first partial identifying data item includes less than all characters of a respective full identifying data item for the person;

receiving, by the computing system from a first external data source, a first set of one or more records associated with individuals having attributes matching the first partial identifying data item; and

determining, by the computing system, whether the first set of one or more records satisfy a sufficiency criterion of the service provider for granting access to the resource; wherein the service provider does not have access to information sufficient to determine an identity of the person, either at the computing system or from an external data source accessible by the computing system.

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2. The method of claim 1, further comprising:

in response to determining that the first set of one or more records does not satisfy the sufficiency criterion of the service provider for granting access to the resource, performing one or more iterations in which:

an additional partial identifying data item for the person is received;

an additional set of one or more records is received from an external data source, wherein records in the additional set of one or more records are associated with individuals matching the additional partial identifying data item; and

a further determination is made whether the records that have been received satisfy the sufficiency criterion of the service provider for granting access to the resource.

3. The method of claim 2, wherein one of the additional set of one or more records is received from a second external data source.

4. The method of claim 2, wherein the first set of records includes a first number of matches, and wherein each of the one or more iterations further reduces the first number of matches until the sufficiency criterion is satisfied.

5. The method of claim 1, further comprising:

based on the received first partial identifying data item, determining a type of a second partial identifying data item to be requested; and

requesting the second partial identifying data item of the determined type.

6. The method of claim 1, wherein the sufficiency criterion for the service provider relates to an age requirement for the person.

7. The method of claim 6, wherein the first set of one or more records includes a plurality of records, and wherein the determining includes a determination that the sufficiency criterion for the service provider is satisfied based on each of the first set of records being associated with individuals that meet the age requirement of the service provider for accessing the resource.

8. The method of claim 1, wherein the resource comprises one or more of a webpage, a distributable application, or an electronic file.

9. The method of claim 1, wherein the first partial identifying data item comprises one of:

less than all digits of a telephone number of the person, less

than all digits of a social security number of the person,

less than all digits of a street address associated with the person.

10. The method of claim 1, further comprising determining to access the first external data source from among a plurality of external data sources, wherein the first external data source is operated by an entity independent from the service provider.

11. The method of claim 1, further comprising:

selecting the first external data source as an alternate data source after first requesting information from another external data source.

12. The method of claim 1, wherein the sufficiency criterion relates to prevention of financial fraud by the person.

13. A non-transitory computer readable medium having instructions stored thereon, wherein the instructions are executable by a computing system in order to cause the computing system to perform operations comprising:

receiving two or more partial identifying data items for a person requesting access to a resource of a service provider, wherein each of the two or more partial identify-

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ing data items includes less than all characters of respective identifying data items that are usable to identify the person;

receiving a first set of one or more records associated with individuals having attributes matching a first partial identifying data item of the two or more partial identifying data items;

receiving a second set of one or more records associated with individuals having attributes matching a second partial identifying data item of the two or more partial identifying data items; and

determining whether to grant the person access to the resource based on at least a comparison of the first and second sets of records;

wherein the determining is performed without the service provider receiving information specifically identifying the person.

**14.** The non-transitory computer readable medium of claim **13**, wherein the determining is based on an age verification of the person.

**15.** The non-transitory computer readable medium of claim **13**, wherein the operations further comprise:

based on the received first partial identifying data item, determining a type of partial identifying data to be requested; and

requesting the second partial identifying data item, wherein the second partial identifying data item is of the determined type of partial identifying data.

**16.** The non-transitory computer readable medium of claim **13**, wherein the first set of one or more records is received

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from a first data source and the second set of one or more records is received from a second data source.

**17.** The non-transitory computer readable medium of claim **13**, wherein the first set of one or more records and the second set of one or more records are received from a first data source.

**18.** A computing system, comprising:

one or more processors configured to execute instructions in order to cause the computing system to:

receive two or more partial identifying data items for a person requesting access to a resource, wherein each of the two or more partial identifying data items includes less than all characters of respective identifying data items that are usable to identify the person;

receive a first set of one or more records associated with individuals having attributes matching a first partial identifying data item of the two or more partial identifying data items;

receive a second set of one or more records associated with individuals having attributes matching a second partial identifying data item of the two or more partial identifying data items; and

verify information about the person based on at least the first and second sets of records, without receiving information specifically identifying the person.

**19.** The computing system of claim **18**, wherein the verified information relates to an age of the person.

**20.** The computing system of claim **19**, wherein the verified information relates to financial information of the person.

\* \* \* \* \*

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 8,321,531 B2  
APPLICATION NO. : 13/188666  
DATED : November 27, 2012  
INVENTOR(S) : Shuster

Page 1 of 3

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

The title page showing the illustrative figure should be deleted to be replaced with the attached title page.

In the drawing sheets, consisting of Fig. 1, should be deleted to be replaced with the drawing sheet, consisting of Fig. 1, as shown on the attached pages.

In the Specification:

In Column 1, Line 54, delete “drivers” and insert -- driver’s --, therefor.

In Column 2, Line 41, delete “users” and insert -- user’s --, therefor.

In Column 2, Line 55, delete “is” and insert -- is a --, therefor.

In the Claims:

In Column 6, Line 18, in Claim 3, delete “one of the” and insert -- an --, therefor.

Signed and Sealed this  
Eighth Day of October, 2013



Teresa Stanek Rea  
*Deputy Director of the United States Patent and Trademark Office*



(12) **United States Patent**  
**Shuster**

(10) **Patent No.:** **US 8,321,531 B2**  
(45) **Date of Patent:** **\*Nov. 27, 2012**

(54) **PERSONAL CRITERIA VERIFICATION USING FRACTIONAL INFORMATION**

(75) **Inventor:** **Gary Stephen Shuster, Fresno, CA (US)**  
(73) **Assignee:** **Hoshiko LLC, Henderson, NV (US)**  
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(52) **U.S. Cl.** ..... 709/217; 709/219; 707/705; 707/758

(58) **Field of Classification Search** ..... 709/217, 709/219; 707/705, 758

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*Primary Examiner* — Ranodhi Serrao

(57) **ABSTRACT**

A method for verifying the identity of users connected to a computer network comprises providing fractional information queries to users, wherein responses to these individual queries are not sufficient to identify the user. This method further comprises receiving responses to these fractional information queries and comparing these responses to data available from within a computer network. A set of potential matches to the user is generated according to these responses and is used in determining whether the set of potential matches is sufficient to identify the user.

**20 Claims, 2 Drawing Sheets**

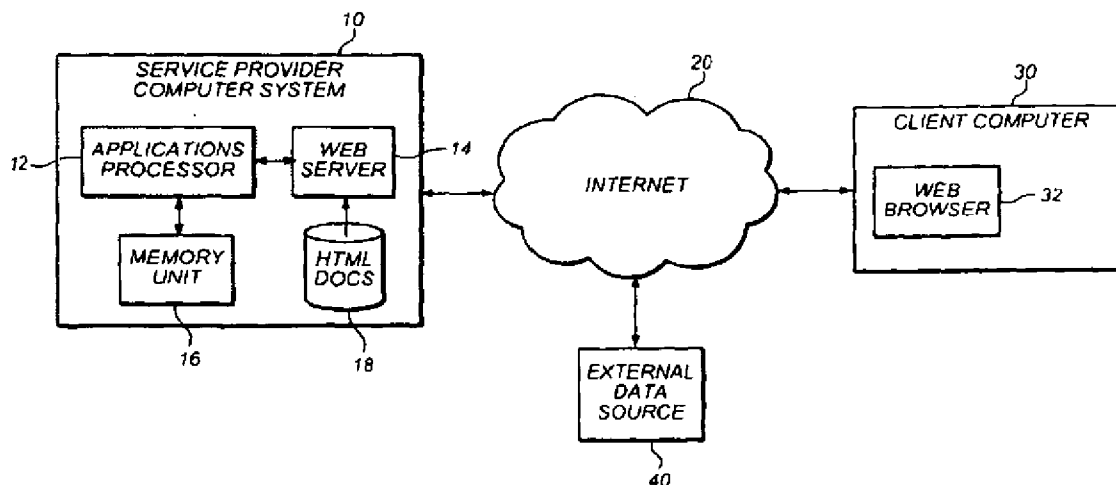


FIG. 1

