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**Sandhu et al.**

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(54) **ONE TIME PASSWORD ENTRY TO ACCESS MULTIPLE NETWORK SITES**

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**Related U.S. Application Data**

(63) Continuation of application No. 09/739,260, filed on Dec. 19, 2000, now Pat. No. 6,970,562, and a continuation of application No. 09/739,114, filed on Dec. 19, 2000, now abandoned.

(51) **Int. Cl.**  
**H04L 9/00** (2006.01)

(52) **U.S. Cl.** ..... **713/171; 713/155; 713/168; 713/182; 726/3; 726/4; 726/5; 726/8; 726/27; 380/30; 380/282**

(58) **Field of Classification Search** ..... None  
See application file for complete search history.

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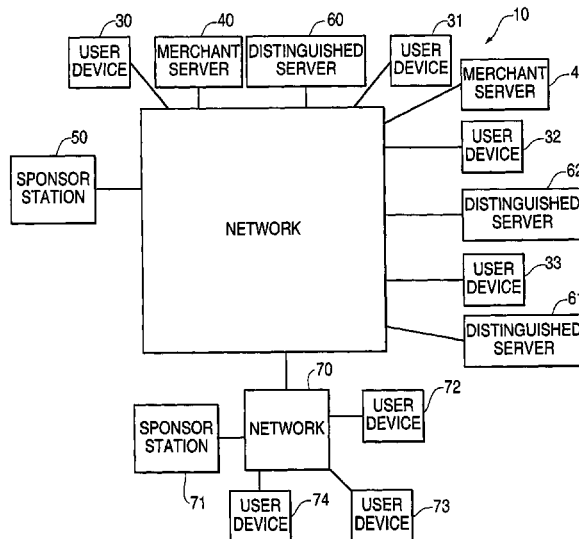
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(57) **ABSTRACT**

A system for accessing multiple different network stations without entry of a password is provided. The password is obtainable by use of a portion of an asymmetric crypto-key. A first station, representing any network entity, transmits an authentication request of a user seeking access. A second station, representing the user, forwards the request and user identity information to a third station. The third station, representing a sponsor, matches the transmitted identity information with stored identity information, generates a certificate, and transmits the certificate. The second station further transmits the certificate to the first station. To provide the password, each of the stations encrypt and decrypt messages utilizing different ones of an asymmetric crypto-key having a public key portion and first and second private key portions, the first private portion used to obtain the password, first and second symmetric crypto-keys, and a combination symmetric crypto-key corresponding to the first symmetric crypto-key.

**18 Claims, 15 Drawing Sheets**



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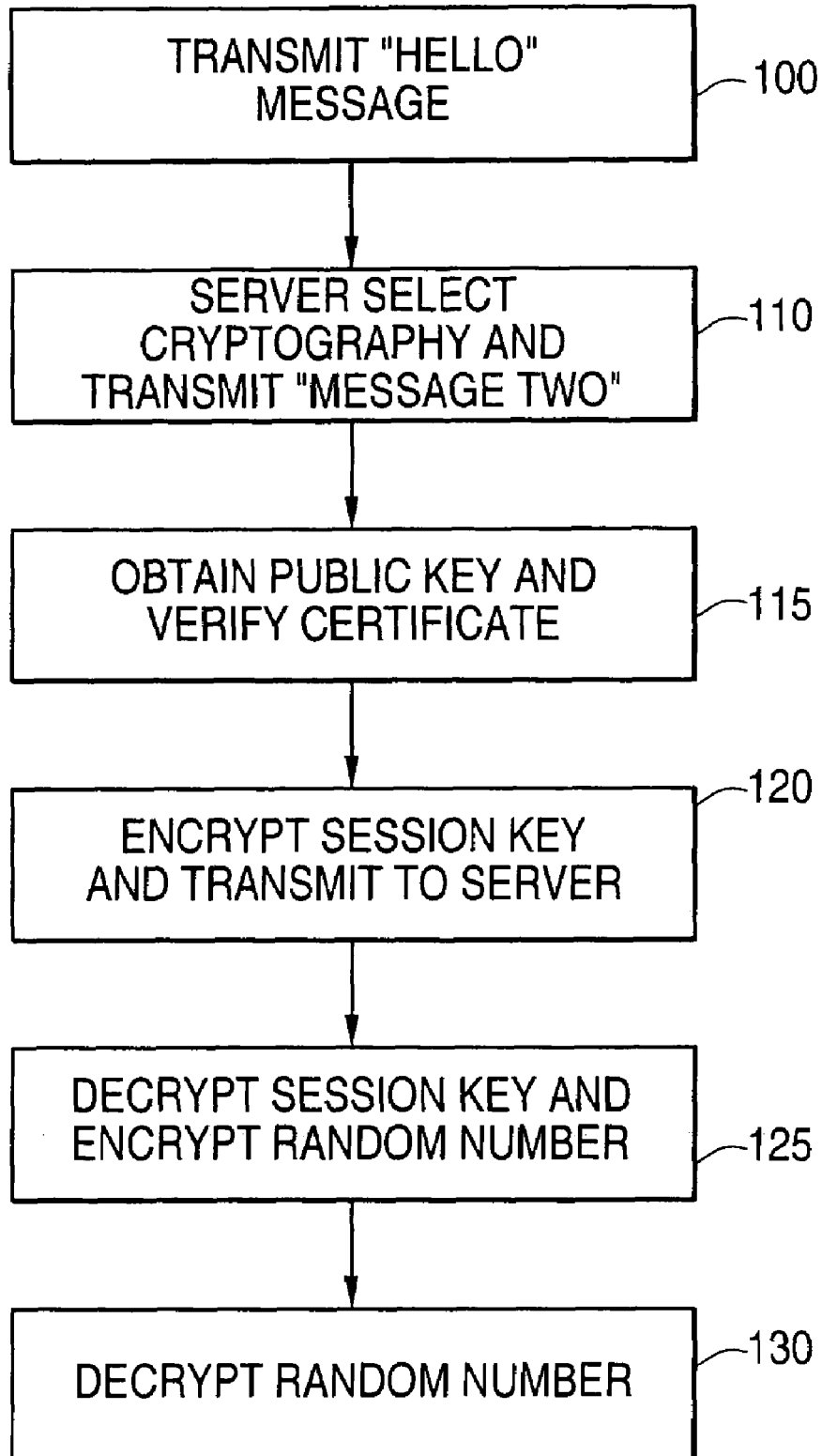
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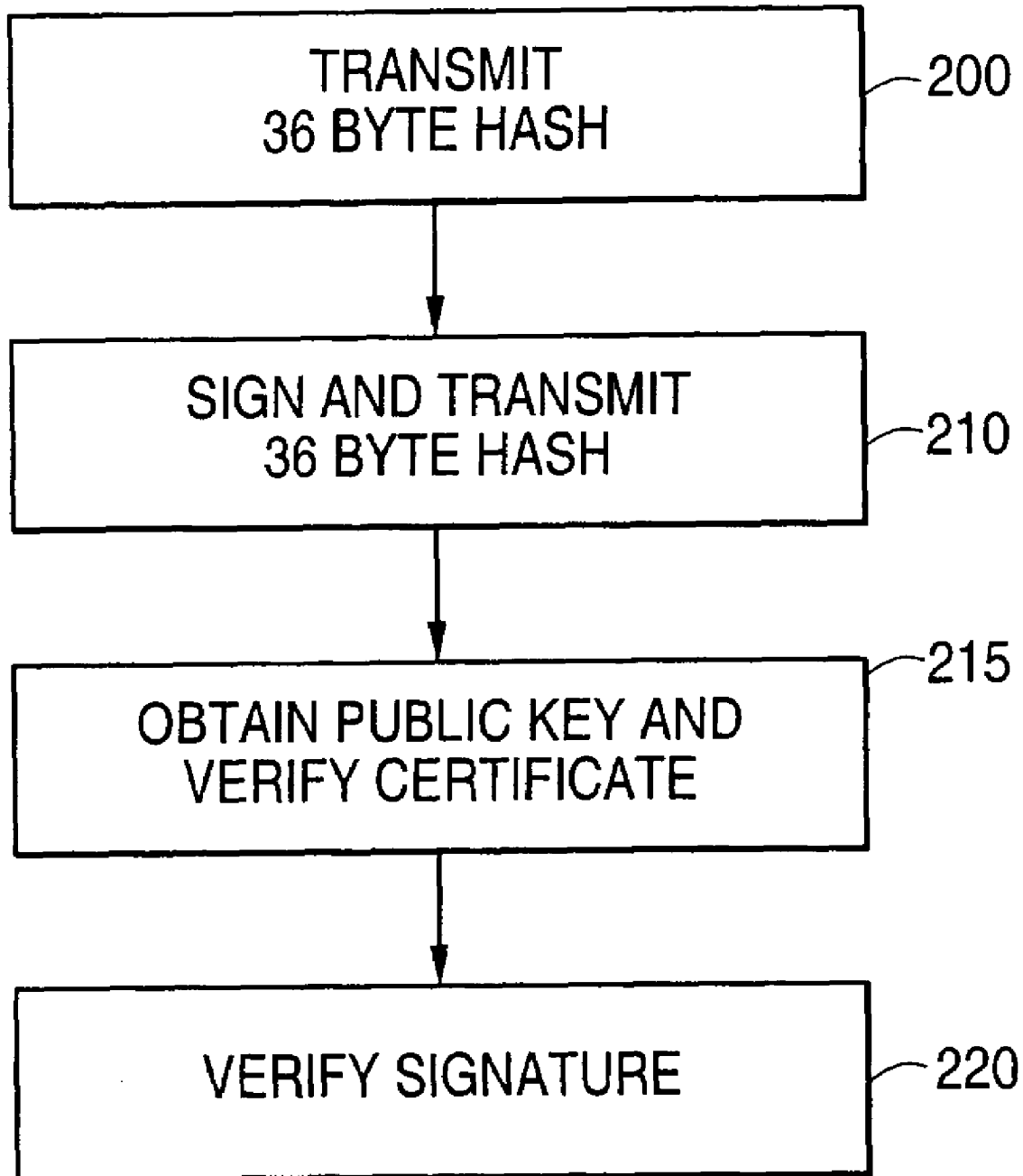
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# FIG. 1



**FIG. 2**  
**(PRIOR ART)**



**FIG. 3**

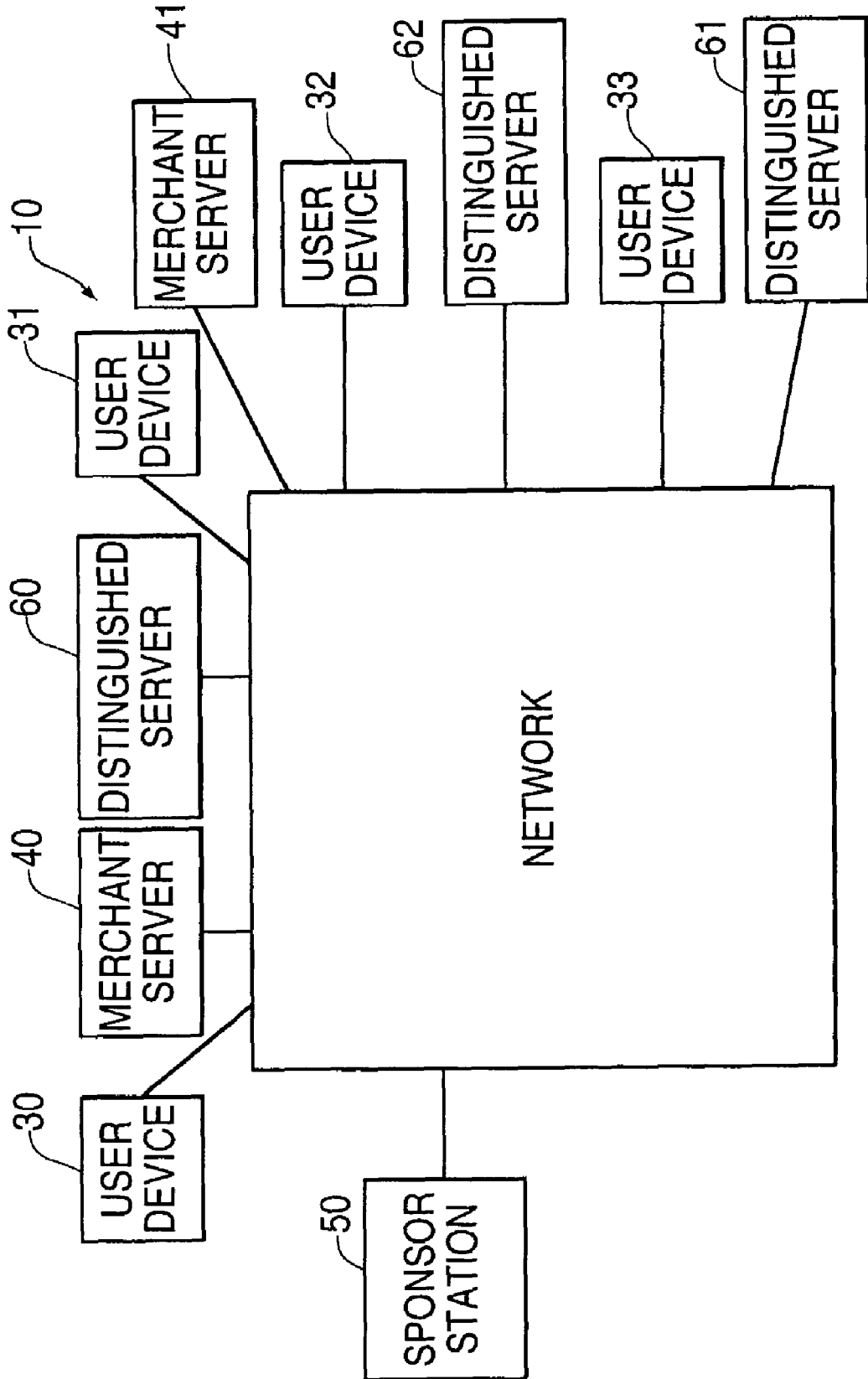


FIG. 4a

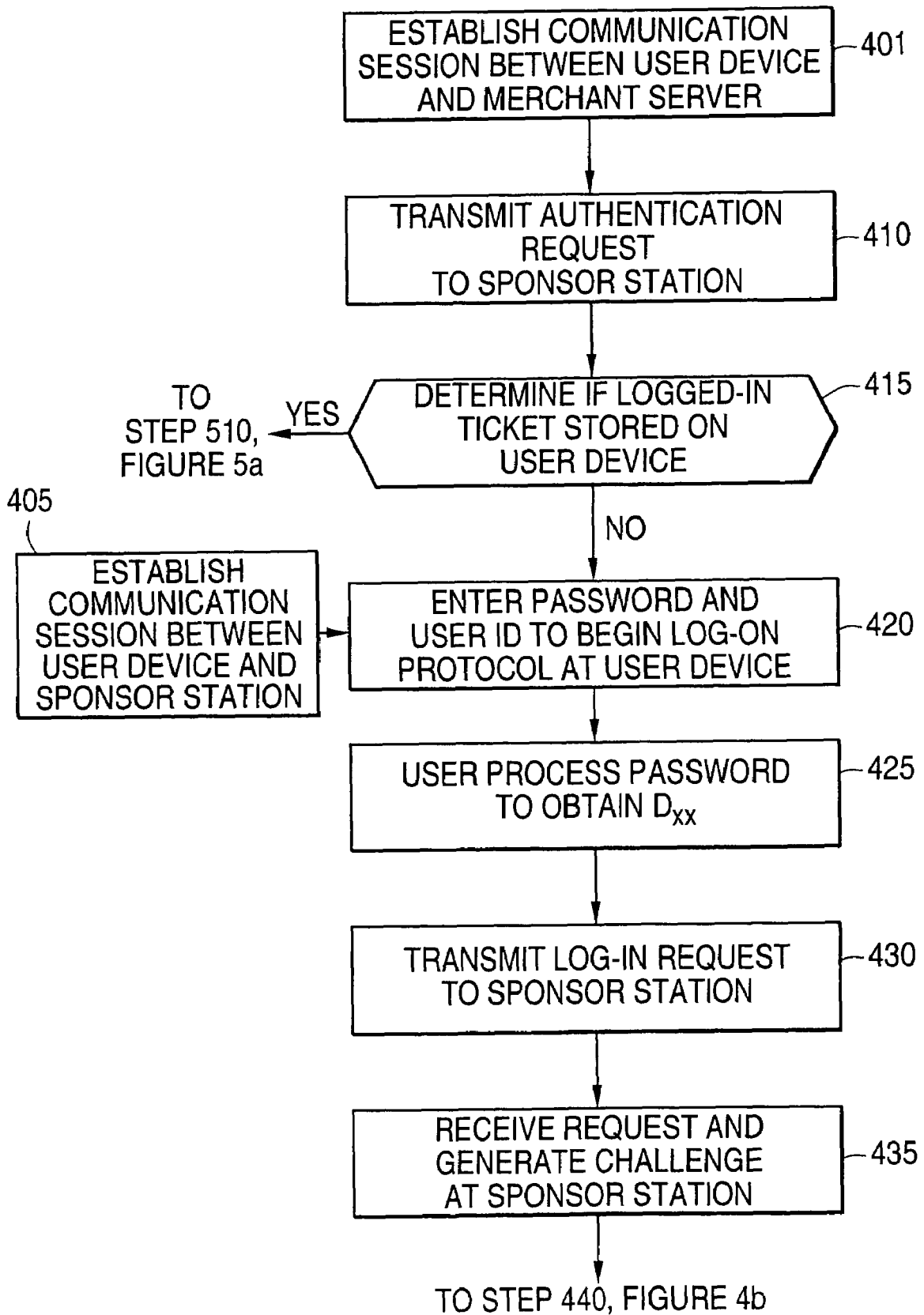
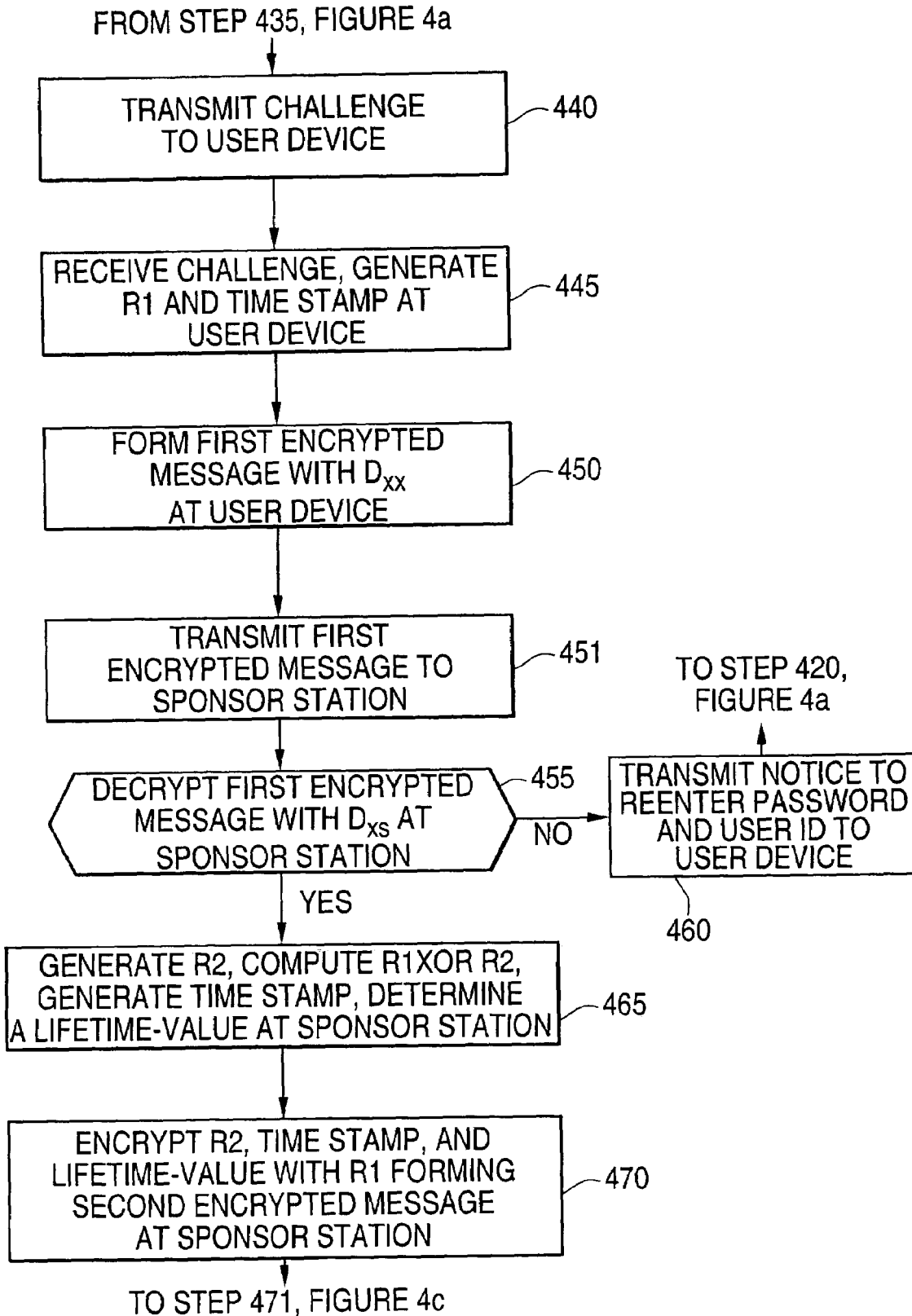
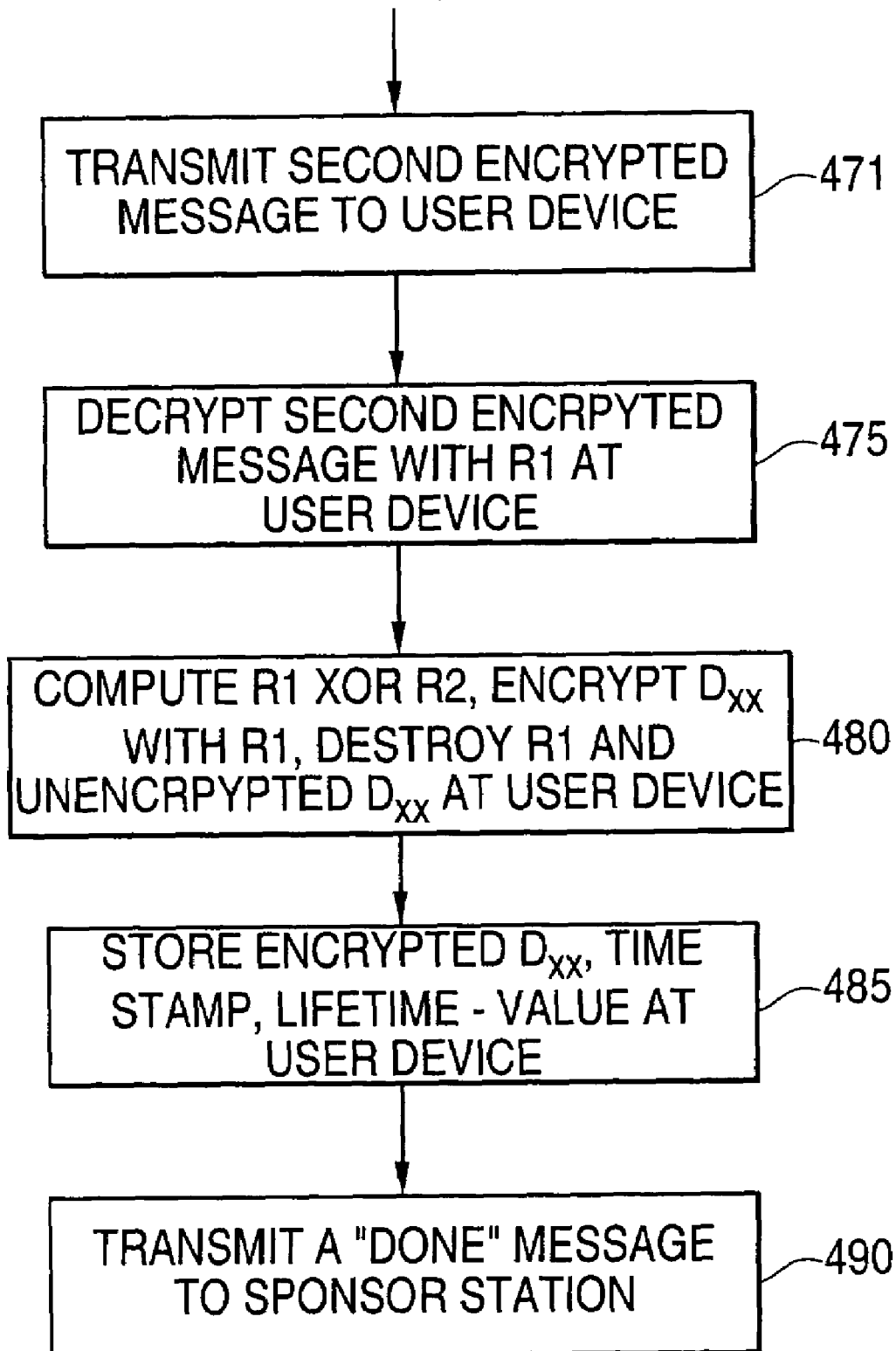


FIG. 4b

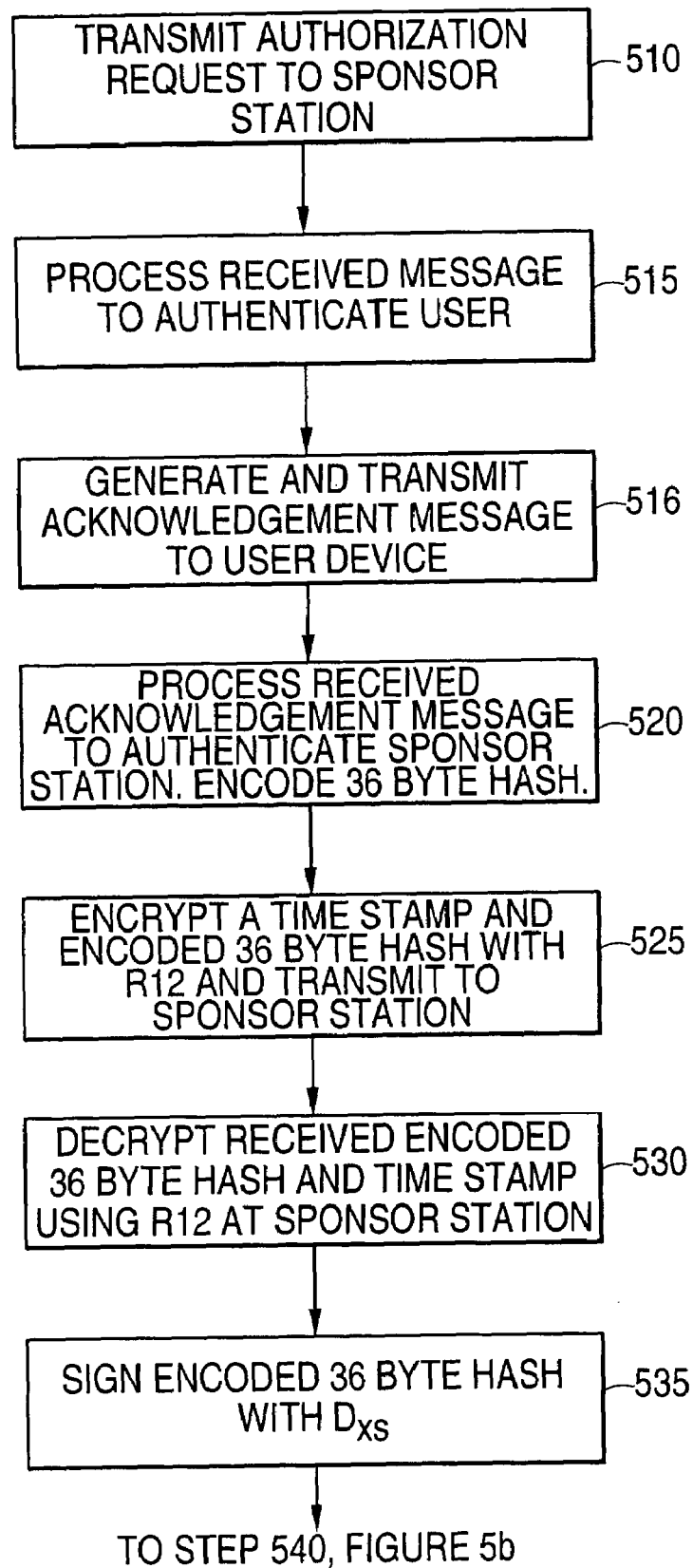


**FIG. 4c**

FROM STEP 470, FIGURE 4b

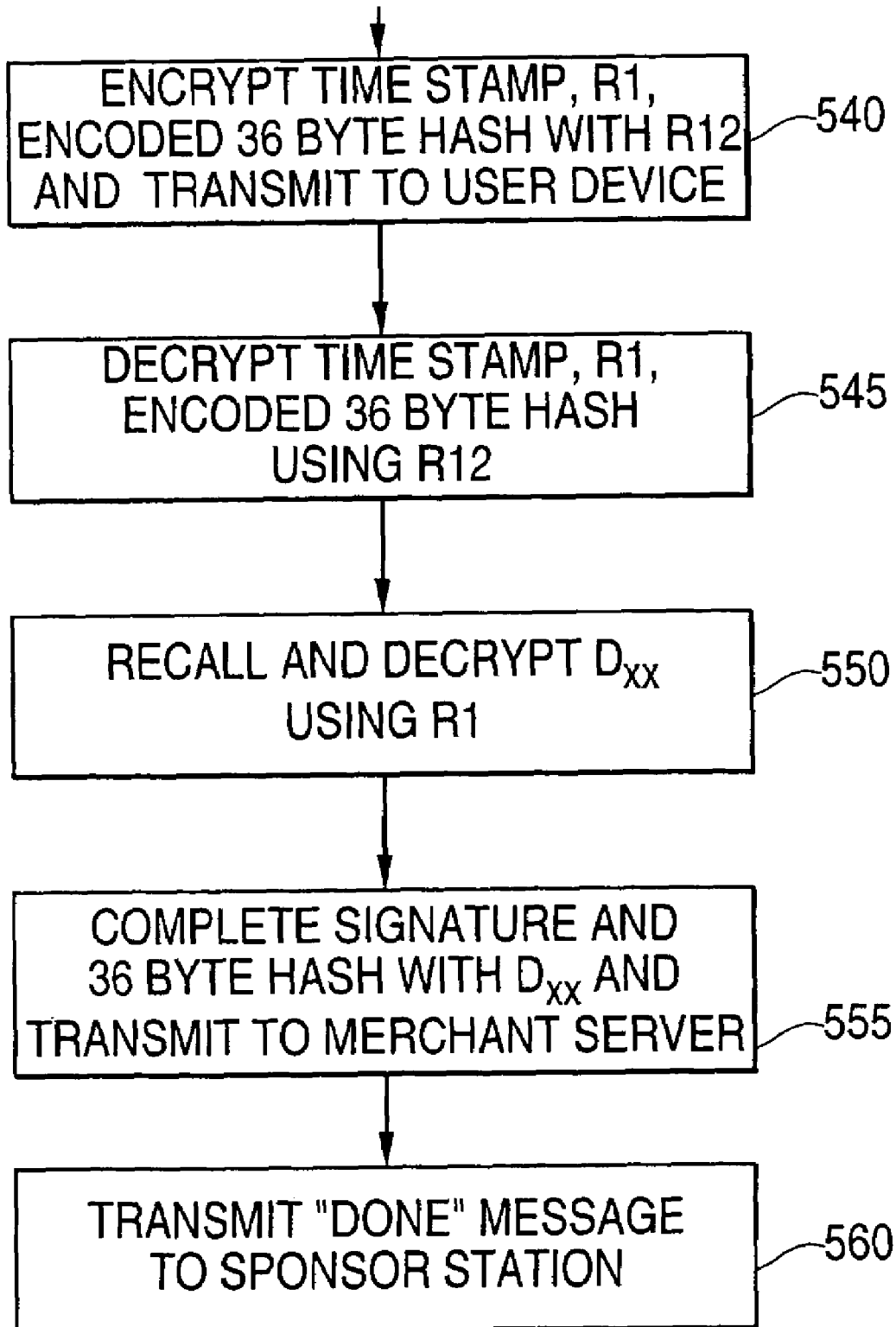


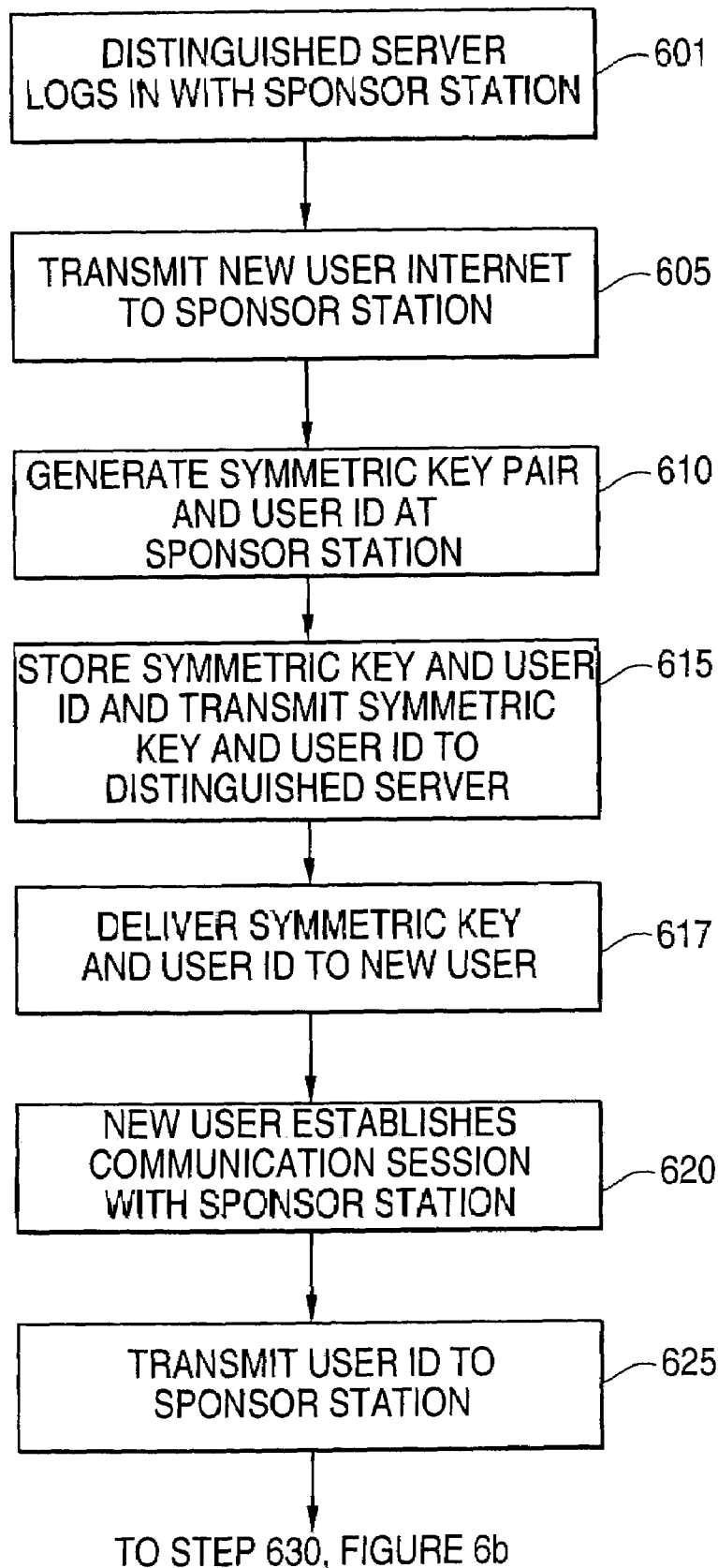


**FIG. 5a**

# FIG. 5b

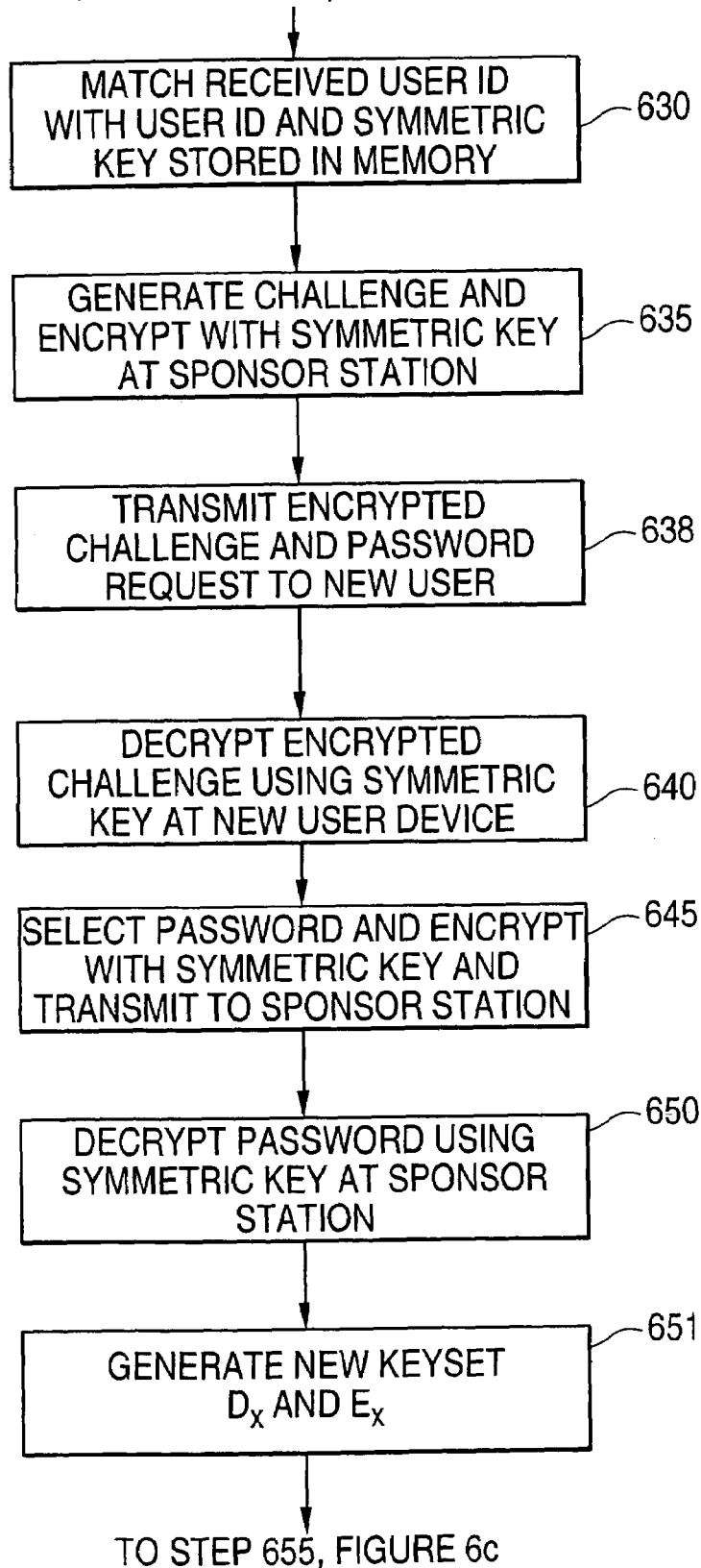
FROM STEP 535, FIGURE 5a



**FIG. 6a**

**FIG. 6b**

FROM STEP 625, FIGURE 6a



# FIG. 6c

FROM STEP 651, FIGURE 6b

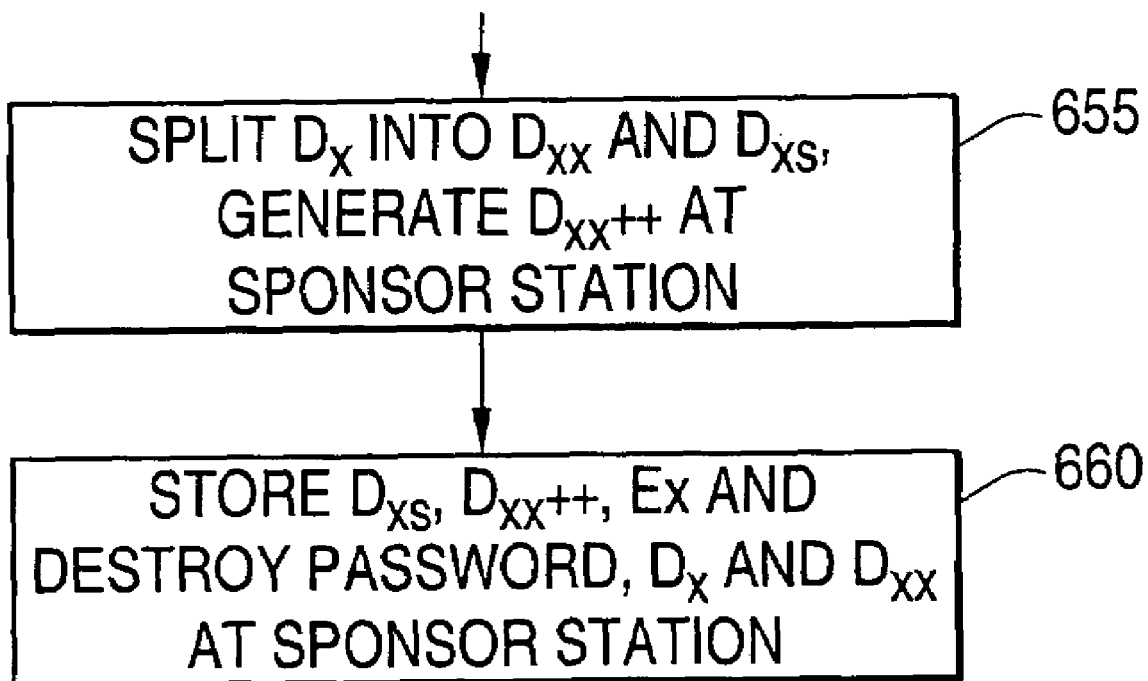
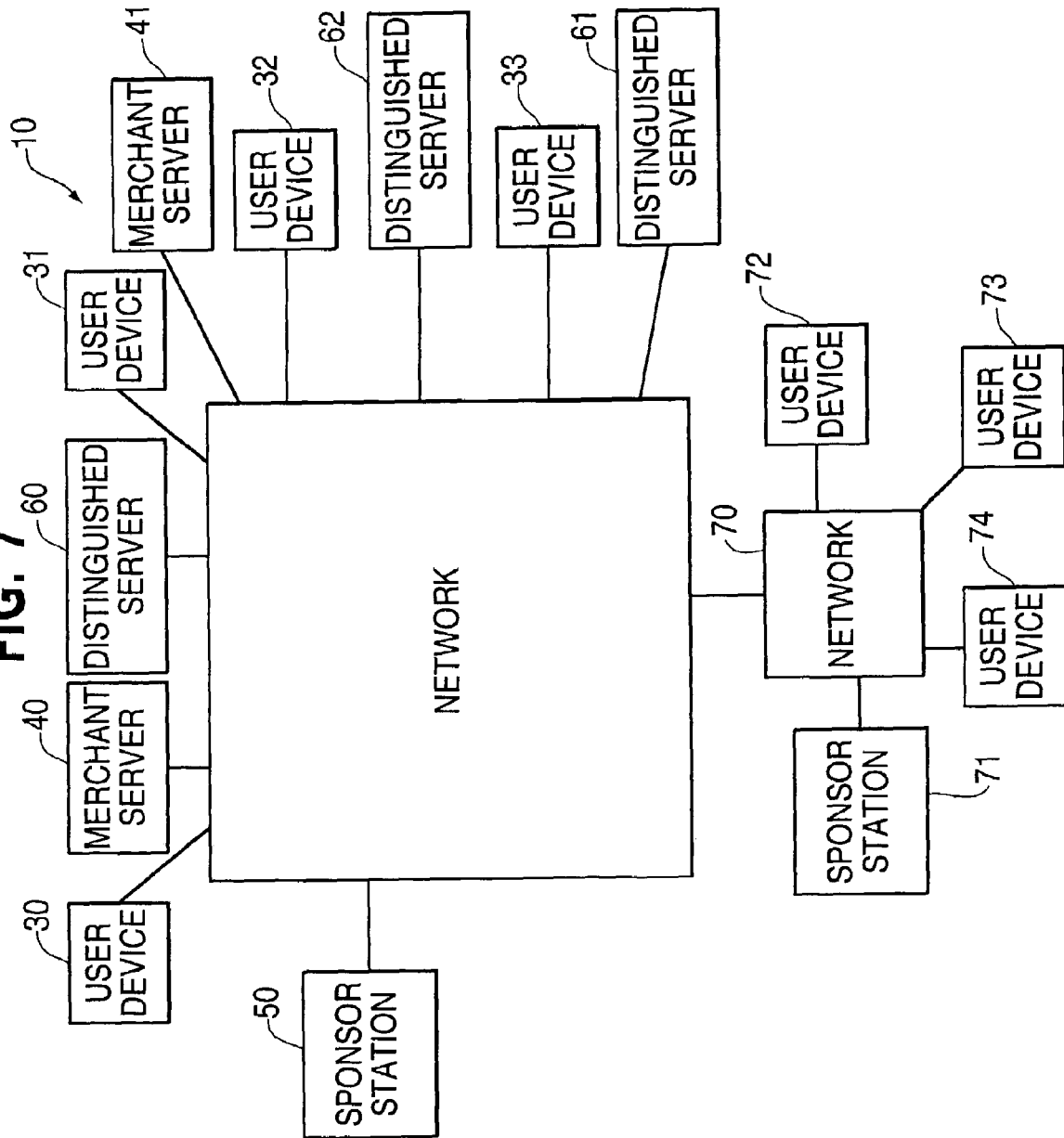


FIG. 7



**FIG. 8**

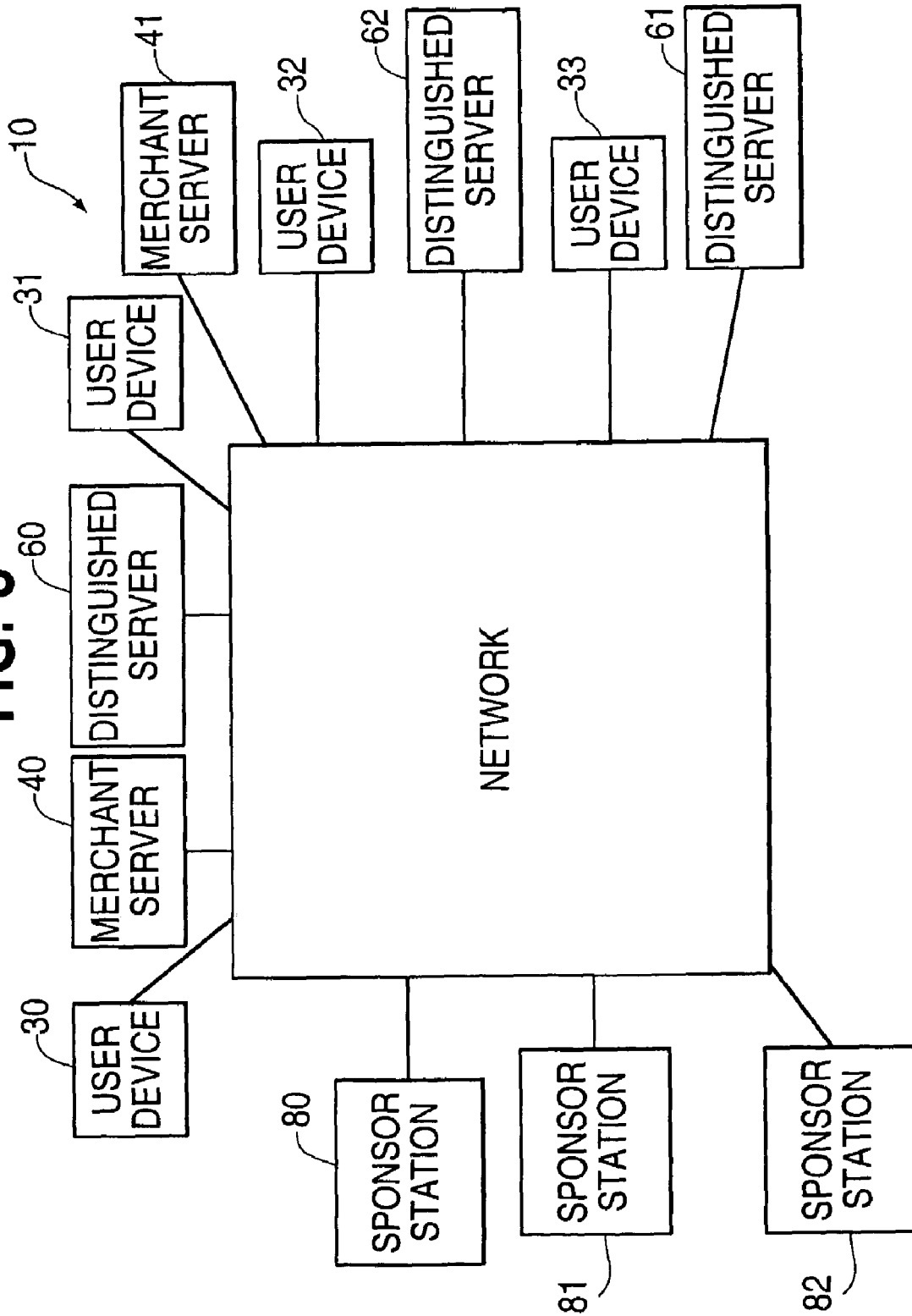


FIG. 9

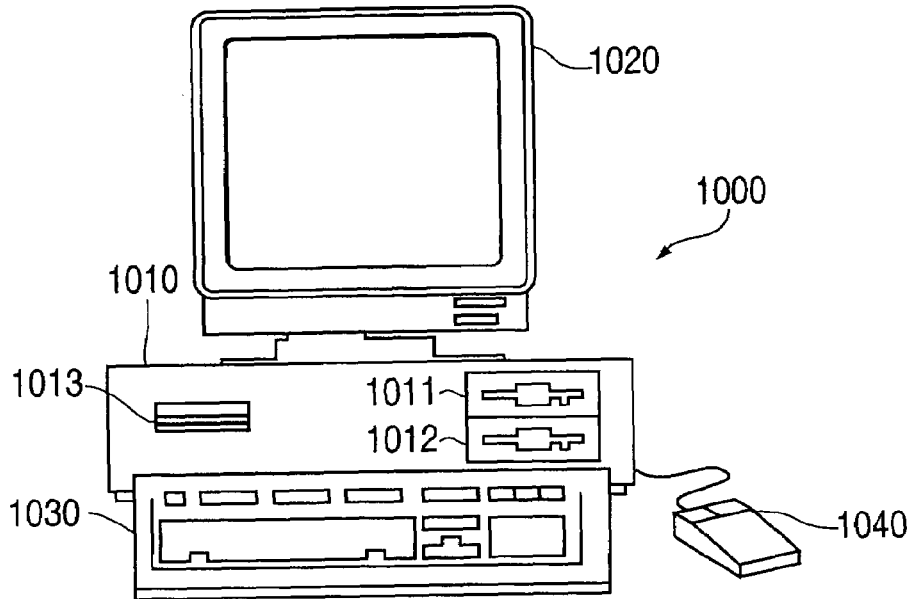


FIG. 10

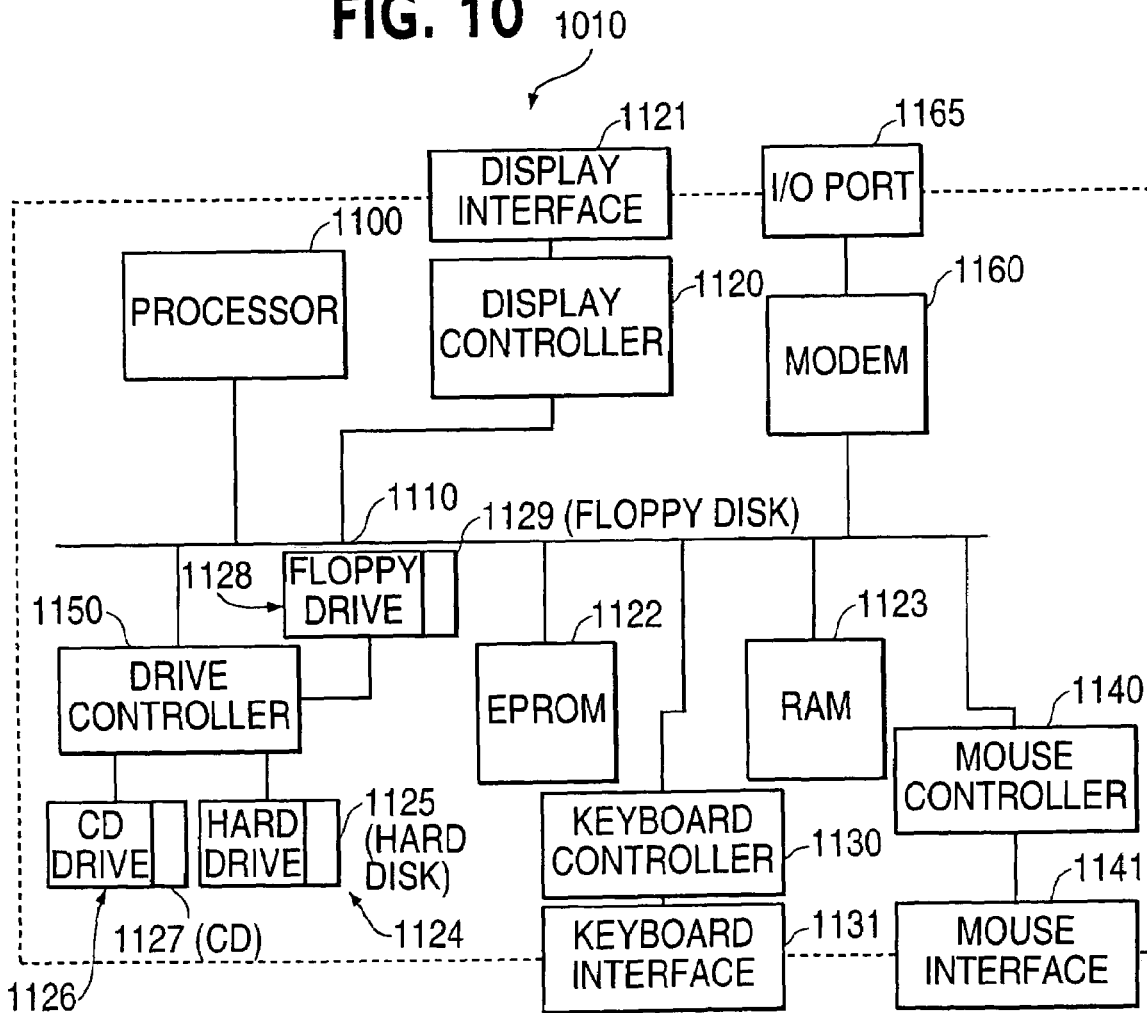




FIG. 11a

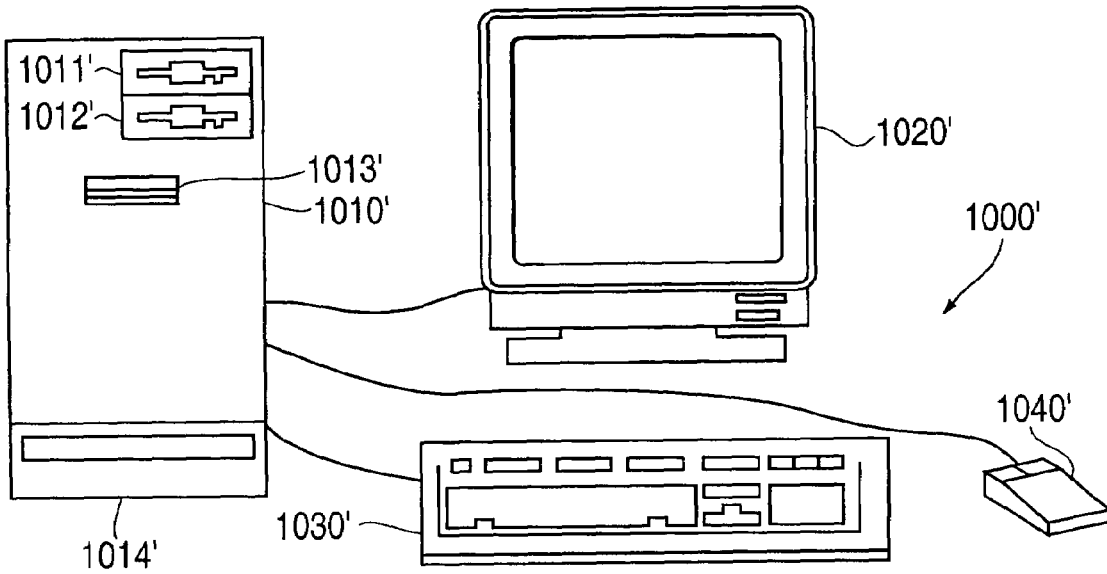
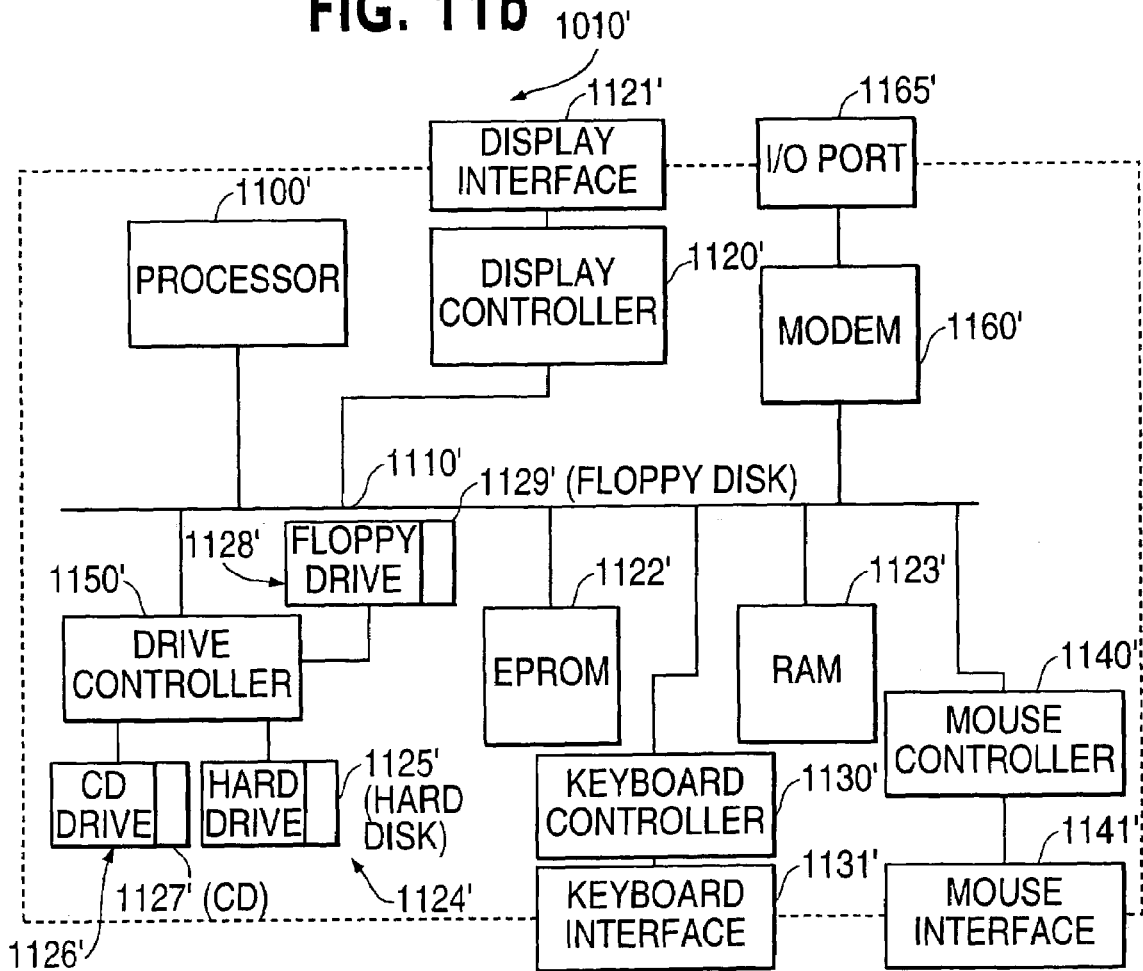


FIG. 11b



## ONE TIME PASSWORD ENTRY TO ACCESS MULTIPLE NETWORK SITES

### CROSS-REFERENCE TO RELATED APPLICATIONS

The present application is a continuation of pending U.S. patent application Ser. No. 09/739,260, filed Dec. 19, 2000, now U.S. Pat. No. 6,970,562 for "A SYSTEM AND METHOD FOR CRYPTO-KEY GENERATION AND USE IN CRYPTOSYSTEM," and U.S. patent application Ser. No. 09/739,114, filed Dec. 19, 2000, now abandoned for "ONE TIME PASSWORD ENTRY TO ACCESS MULTIPLE NETWORK SITES" the subject matter of which is incorporated by reference herein.

The present application also relates to pending U.S. patent application Ser. No. 09/739,112, filed Dec. 19, 2000, for "HIGH SECURITY CRYPTOSYSTEM" U.S. patent application Ser. No. 09/739,113, filed Dec. 19, 2000, for "SECURE COMMUNICATIONS NETWORK WITH USER CONTROL OF AUTHENTICATED PERSONAL INFORMATION PROVIDED TO NETWORK ENTITIES" U.S. patent application Ser. No. 09/739,119, filed Dec. 19, 2000, for "METHOD AND SYSTEM FOR AUTHORIZING GENERATION OF ASYMMETRIC CRYPTO-KEYS" U.S. patent application Ser. No. 09/739,118 filed Dec. 19, 2000, for "SYSTEM AND METHOD FOR AUTHENTICATION IN A CRYPTO SYSTEM UTILIZING SYMMETRIC AND ASYMMETRIC CRYPTO-KEYS" and U.S. patent application Ser. No. 09/739,111 filed Dec. 19, 2000, for "SYSTEM AND METHOD FOR GENERATION AND USE OF ASYMMETRIC CRYPTO-KEYS EACH HAVING A PUBLIC PORTION AND MULTIPLE PRIVATE PORTIONS".

### TECHNICAL FIELD

This invention relates to cryptosystems. More particularly, the present invention relates to crypto-key generation and use in cryptosystems.

### BACKGROUND ART

Today, computing devices are almost always interconnected via networks. As these networks can be large closed networks, as within a corporation, or truly public networks as the Internet is, the network itself might have hundreds, thousands or even millions of potential users. Consequently it is often required to restrict access to any given computer or service, or a part of a computer or service to a subset of the users on the public or closed network. For instance, a brokerage might have a public website accessible to all, but would like to only give Ms. Alice Smith access to Ms. Alice Smith's brokerage account.

This is an old problem, tracing its roots to the earliest days of computers, and passwords were among the first techniques used, and to this day remain the most widely used technique for protecting resources on a computer or service.

In its simplest form, every user has a unique password and the computer has knowledge of the user password. When attempting to log on Alice would enter her userid, say alice, and password, say apple23, the computer would compare the pair, i.e. alice, apple23, with the pair it had stored for Alice, and if there is a match would establish a session and give Alice access.

This simple scheme suffers from two problems. First, the table containing the passwords is stored on the computer,

and represents a single point of compromise. If Eve could somehow steal this table, she would be able to access every user's account. A second problem with this approach is that when Alice enters her password it travels from her terminal to the computer in the clear, and Eve could potentially eavesdrop. For instance the "terminal" could be Alice's PC at home, and the computer could be a server on the Internet, in which case her password travels in the clear on the Internet.

Various solutions have been proposed and implemented to solve these two issues. For instance, to solve the first problem of storing the password on the computer, the computer could instead store a one way function of the password. E.g.  $F(\text{apple23}) = \text{XD45DTY}$ , and the pair {alice, XD45DTY}. In this example as  $F(\ )$  is a one way function, computing XD45DTY from apple23 is easy, but as it is a "one way function", the reverse is believed to be difficult or close to impossible. So when Alice logs on and sends the computer {alice, apple23}, the computer can compute  $F(\text{apple23})$  and compare the result with XD45DTY. The UNIX operating system was among the first to implement such a system in the late 1970's.

Before discussing more sophisticated conventional techniques for solving this problem, let us briefly describe symmetric, asymmetric and 'split private key' cryptography.

In symmetric key cryptography, the two parties who want to communicate in private share a common secret key, say K. the sender encrypts messages with K, to generate a cipher, i.e.  $C = \text{Encrypt}(M, K)$ . The receiver decrypts the cipher to retrieve the message, i.e.  $D = \text{Decrypt}(C, K)$ . An attacker who does not know K, and sees C, cannot successfully decrypt the message, if the underlying algorithms are strong. Examples of such systems are DES and RC4. Encryption and decryption with symmetric keys provide a confidentiality, or privacy service.

Symmetric keys can also be used to provide integrity and authentication of messages in a network. Integrity and authentication means that the receiver knows who sent a message and that the message has not been modified so it is received as it was sent. Integrity and authentication is achieved by attaching a Message Authentication Code (MAC) to a message M. E.g., the sender computes  $S = \text{MAC}(M, K)$  and attaches S to the message M. When the message M reaches the destination, the receiver also computes  $S' = \text{MAC}(M, K)$  and compares S' with the transmitted value S. If  $S' = S$  the verification is successful otherwise verification fails and the message should be rejected. Early MACs were based on symmetric encryption algorithms such as DES whereas more recently MACs are constructed from message digest functions, or "hash" functions, such as MD5 and SHA-1. The current Internet standard for this purpose is known as hash-based MAC (HMAC).

By combining confidentiality with integrity and authentication, it is possible to achieve both services with symmetric key cryptography. It is generally accepted that different keys should be used for these two services and different keys should be used in different directions between the same two entities for the same service. Thus if Alice encrypts messages to Bob with a shared key K, Bob should use a different shared key K' to encrypt messages from Bob to Alice. Likewise Alice should use yet another key K" for MACs from Alice to Bob and Bob should use K'" for MACs from Bob to Alice. Since this is well understood by those skilled in the art, we will follow the usual custom of talking about a single shared symmetric key between Alice and Bob, with the understanding that strong security requires the use of four different keys.

Symmetric key systems have been in use for literally thousands of years, and have always suffered from a major problem—namely how to perform key distribution. How do Bob and Alice agree on  $K$ ? Asymmetric key cryptography was invented to solve this problem. Here every user is associated with two keys, which are related by special mathematical properties. These properties result in the following functionality: a message encrypted with one of the two keys can then only be decrypted with the other.

One of these keys for each user is made public and the other is kept private. Let us denote the former by  $E$ , and the latter by  $D$ . So Alice knows  $D_{\text{Alice}}$ , and everyone knows  $E_{\text{Alice}}$ . To send Alice the symmetric key  $K$ , Bob simply sends  $C = \text{Encrypt}(K, E_{\text{Alice}})$ . Alice, and only Alice (since no one else knows  $D_{\text{Alice}}$ ), can decrypt the ciphertext  $C$  to recover the message, i.e.  $\text{Decrypt}(C, D_{\text{Alice}}) = K$ . Now both Alice and Bob know  $K$  and can use it for encrypting subsequent messages using a symmetric key system. Why not simply encrypt the message itself with the asymmetric system? This is simply because in practice all known asymmetric systems are fairly inefficient, and while they are perfectly useful for encrypting short strings such as  $K$ , they are inefficient for large messages.

The above illustrates how asymmetric cryptography can solve the key distribution problem. Asymmetric cryptography can also be used to solve another important problem, that of digital signatures. To sign a message  $M$ , Alice encrypts it with her own private key to create  $S = \text{Encrypt}(M, D_{\text{Alice}})$ . She can then send  $(M, S)$  to the recipient who can then decrypt  $S$  with Alice's public key to generate  $M'$ , i.e.  $M' = \text{Decrypt}(S, E_{\text{Alice}})$ . If  $M' = M$  then the recipient has a valid signature as only someone who has  $D_{\text{Alice}}$ , by definition only Alice, can generate  $S$ , which can be decrypted with  $E_{\text{Alice}}$  to produce  $M$ . To convey the meaning of these cryptographic operations more clearly they are often written as  $S = \text{Sign}(M, D_{\text{Alice}})$  and  $M' = \text{Verify}(M, S, E_{\text{Alice}})$ . It is worth noting that asymmetric key digital signatures provide non-repudiation in addition to the integrity and authentication achieved by symmetric key MACs. With MACs the verifier can compute the MAC for any message  $M$  of his choice since the computation is based on a shared secret key. With digital signatures this is not possible since only the sender has knowledge of the sender's private key required to compute the signature. The verifier can only verify the signature but not generate it.

The RSA cryptosystem is one system that implements asymmetric cryptography as described above. In particular the RSA cryptosystem allows the same public-private key pair to be used for encryption and for digital signatures. It should be noted there are other asymmetric cryptosystems which implement encryption only e.g., ElGamal or digital signature only, e.g., DSA.

Finally, the above description does not answer the important question of how Bob gets Alice's public key  $E_{\text{Alice}}$ . The process for getting and storing the binding [Alice,  $E_{\text{Alice}}$ ] which binds  $E_{\text{Alice}}$  to Alice is tricky. The most practical method appears to be to have the binding signed by a common trusted authority. So such a "certificate authority" (CA) can create  $\text{CERT}_{\text{Alice}} = \text{Sign}([\text{Alice}, E_{\text{Alice}}], D_{\text{CA}})$ . Now  $\text{CERT}_{\text{Alice}}$  can be verified by anyone who knows the CA's public key  $E_{\text{CA}}$ . So in essence, instead of everyone having to know everyone else's public key, everyone only need know a single public key, that of the CA. More elaborate schemes with multiple Certificate Authorities, sometimes having a hierarchical relationship, have also been proposed.

Asymmetric key cryptosystems have been around for a long time, but have found limited use. The primary reasons are twofold: (a) the private key  $D$  in most systems is long, which means that users cannot remember them, and they have to either be stored on every computer they use, or carried around on smart cards or other tokens; and (b) the infrastructure for ensuring a certificate is valid, which is critical, is cumbersome to build, operate and use. The first technique proposed to validate certificates was to send every recipient a list of all certificates that had been revoked. This clearly does not scale well to an environment with millions of users. The second method proposed was to require that one inquire about the validity of a certificate on-line, which has its own associated problems.

A system based on split private key cryptography has been developed to solve these two issues, among others. In this system the private key for Alice, i.e.  $D_{\text{Alice}}$ , is further split into two parts,  $D_{\text{AA}}$  which Alice knows, and a part  $D_{\text{AS}}$  which is stored at a security server. To sign a message, Alice could perform a partial encryption to generate a partial signature, i.e.  $PS = \text{Sign}(M, D_{\text{AA}})$ . Alice then sends the server  $PS$  which 'completes' the signature by performing  $S = \text{Sign}(PS, D_{\text{AS}})$ . This completed signature  $S$  is indistinguishable from one generated by the original private key, so the rest of the process works as previously described. However,  $D_{\text{AA}}$  can be made short, which allows the user to remember it as a password, so this system is consumer friendly. Further, if the server is informed that a particular ID has been revoked, then it will cease to perform its part of the operation for that user, and consequently no further signatures can ever be performed. This provides for instant revocation in a simple highly effective fashion.

Let us return now to password based systems. Challenge-response systems solve the issue of having to send passwords in the clear across a network. If the computer and Alice share a secret password,  $P$ , then the computer can send her a new random challenge,  $R$ , at the time of login. Alice computes  $C = \text{Encrypt}(R, P)$  and sends back  $C$ . The computer decrypts  $\text{Decrypt}(C, P) = C'$ . If  $C = C'$ , then the computer can trust that it is Alice at the other end. Note however that the computer had to store  $P$ . A more elegant solution can be created using asymmetric cryptography. Now Alice has a private key  $D_{\text{Alice}}$ , or in a split private key system she has  $D_{\text{AA}}$ . The computer challenges her to sign a new random challenge  $R$ . She signs the challenge, or in the split private key system she interacts with the security server to create the signature, and sends it back to the computer which uses her public key, retrieved from a certificate, to verify the signature. Observe that the computer does not have to know her private key, and that an eavesdropper observing the signature on  $R$  gains no knowledge of her private key.

The SSL system, which is widely used on the Internet in effect implements a more elaborate method of exactly this protocol. SSL has two components, 'server side SSL' in which a server proves its identity by signing a particular message during connection set-up. As browsers such as Netscape and Microsoft Internet Explorer come loaded with the public keys of various CAs, the browser can verify the signature of the server. This authenticates the server to the client, and also allows for the set-up of a session key  $K$ , which is used to encrypt all further communications. Server side SSL is widely used, as the complexity of managing certificates rests with system administrators of web sites who have the technical knowledge to perform this function. The converse function in SSL, client side SSL, which lets a client authenticate herself to a server is rarely used, because although the technical mechanism is exactly the same, it

now requires users to manage certificates and long private keys which has proven to be difficult, unless they use the split private key system. So in practice, most Internet web sites use server side SSL to authenticate themselves to the client, and to obtain a secure channel, and from then on use Userid, Password pairs to authenticate the client.

So far from disappearing, the use of passwords has increased dramatically. Passwords themselves are often dubbed as inherently “weak” which is inaccurate, because if they are used carefully passwords can actually achieve “strong” security. As discussed earlier passwords should not be sent over networks, and if possible should not be stored on the receiving computer. Instead, in a “strong” system, the user can be asked to prove knowledge of the password without actually revealing the password. And perhaps most critically passwords should not be vulnerable to dictionary attacks.

Dictionary attacks can be classified into three types. In all three cases the starting point is a ‘dictionary’ of likely passwords. Unless the system incorporates checks to prevent it, users tend to pick poor passwords, and compilations of lists of widely used poor passwords are widely available.

1) On line dictionary attack. Here the attacker types in a guess at the password from the dictionary. If the attacker is granted access to the computer they know the guess was correct. These attacks are normally prevented by locking the user account if there are an excessive number of wrong tries. Note that this very commonly used defense prevented one problem, but just created another one. An attacker can systematically go through and lock out the accounts of hundreds or thousands users. Although the attacker did not gain access, now legitimate users cannot access their own accounts either, creating a denial of service problem.

2) Encrypt dictionary attacks: If somewhere in the operation of the system a ciphertext  $C = \text{Encrypt}(M, P)$  was created, and the attacker has access to both  $C$  and  $M$ , then the attacker can compute off-line  $C1 = \text{Encrypt}(M, G1)$ ,  $C2 = \text{Encrypt}(M, G2)$ , . . . where  $G1, G2, \dots$  etc. are the guesses at the password  $P$  from the dictionary. The attacker stops when he finds a  $Cn = C$ , and knows that  $Gn = P$ . Observe that the UNIX file system, which uses a one way function  $F(\ )$  instead of an encryption function  $E(\ )$ , is vulnerable to this attack.

3) Decrypt dictionary attacks: Here the attacker, does not know  $M$ , and only sees the ciphertext  $C$  (where  $C = \text{Encrypt}(M, P)$ ). The system is only vulnerable to this attack IF it is true that  $M$  has some predictable structure. So the attacker tries  $M1 = \text{Decrypt}(C, G1)$ ,  $M2 = \text{Decrypt}(C, G2)$  . . . , and stops when the  $Mi$  has the structure he is looking for. For instance  $Mi$  could be known to be a timestamp, English text, or a number with special properties such as a prime, or a composite number with no small factors.

It is possible to design strong password based systems but the password should not be stored on the computer in any form, ever communicated to it, and should be protected from all three types of dictionary attacks.

FIG. 1 depicts the operations of Server-Side-Authentication during a communications session between network users, in this instance a client device such as a personal computer and a host device such as a server. It will be understood that software is resident on the client device and this software directs communications on the client side of the communication session. It will also be understood that software is resident on the server and that this software directs communications on the server side of the communication session. Furthermore, it should be understood that while in this example the server is associated with a mer-

chant, the server could be associated with any type of entity. As used here, server designates any networked device capable of presenting information to another network device via the network. Also, it should be understood that while the client device in this example is associated with an individual user, the client device may be associated with an entity other than an individual user. Also, a client device may be any networked device capable of accessing information via a network.

At step 100 the client device transmits a message to the server. This message includes a first random number generated by the software and an indication of the types of cryptography the client device is capable of supporting. This message can be called a ‘hello’ message. The server then selects one of the types of cryptography and includes a second random number and the server’s certificate in a transmission to the client device, step 110. This transmission can be called ‘message two’. A certificate contains information certifying that an entity is who that entity claims to be. The client device then obtains the public portion of the server’s asymmetric key from the certificate and verifies the certificate by verifying the certificate issuer’s signature on the certificate, step 115. The client device then generates and encrypts a symmetric session key with the public portion of the server’s asymmetric key and transmits the encrypted symmetric session key to the server, step 120. The server then decrypts the symmetric session key with the private portion of the server’s asymmetric key and encrypts the first random number using the symmetric key and transmits the encrypted random number to the client device, step 125. The client device then decrypts the random number using its copy of the symmetric key, step 130. If the original first random number is recovered, the server has authenticated itself to the client device. All further communication between the server and client device are secured using the symmetric session key. It will be recognized that SSL server-side-authentication in current use does not actually follow steps 125 and 130. Rather these steps are representative of how the shared symmetric key could be used for server to client authentication.

Client-Side-Authentication is designed to operate similar to Server-Side-Authentication as is depicted in FIG. 2. At step 200, the server transmits a 36 byte hash to the client device and requests the client device to sign it with the private portion of the client device’s asymmetric key. Also, the server will request that the client device return the client device’s certificate. The client device signs the 36 byte hash and sends the signed 36 byte hash and the client device certificate to the server, step 210. The server then verifies that the client device’s certificate is valid and obtains the public portion of the browser’s asymmetric key from the authority issuing the certificate, step 215. The server then uses the public portion of the client device’s asymmetric crypto-key to verify the client device signature, step 220. If the server recovers the original 36 byte hash, the client device has authenticated itself to the server. It will be recognized here also that SSL client-side-authentication currently in use does not actually follow these precise steps. Rather these steps are representative of how the user’s asymmetric public and private keys could be used for client to server authentication.

In practice, only Server-Side-Authentication is generally implemented today. Most servers which require authentication of other network users utilize passwords. As discussed above, after Server-Side-Authentication is completed, both the server and the client device are in possession of a symmetric session key. All subsequent communications

between the parties during the present communication session are secured with the symmetric session key. Typically, the server requests the client device to supply a valid user ID and password. This information is provided by the user and transmitted from the client device to the server, encrypted with the symmetric session key. Each server must maintain a database of associated users. These databases contain passwords and information identifying the holders of the passwords. This requires the server to gather or dispense passwords and to manage stored passwords. If the password is valid, that is, it is included in the database, the client device has authenticated itself to the server.

Accordingly, a need exists for a technique whereby a first network user can obtain verifiable authentication from a second network user without the first network user having to maintain, process and utilize a password system.

A certificate issuing authority includes information about the user in the user's certificate. This information may include associations the user maintains, personal information, or even financial information. A certificate issuing authority may include information that a user does not want disclosed. Or, user information included in a certificate may change. Presently, a user cannot update or change information in an issued certificate. A user can at best revoke a certificate and obtain a new one which includes the changed information. When a new certificate is obtained, new keys must be generated. Any entity who has previously obtained the user's certificate and public key must now reobtain the new certificate and key. Thus, there is no way to modify a certificate without revoking the corresponding key pair.

Accordingly, a need exists whereby a certificate can be modified, while retaining the associated key pair.

A single user may have associations with multiple servers. Each of the multiple servers may require the user to maintain a password and client ID. Thus, a single user may be required to remember a plurality of passwords.

Offentimes a user may attempt to establish the same client ID and password with several unrelated servers. This cannot always be accomplished. Some servers require a password to meet certain quality standards not be a 'bad' password, as discussed above. Thus a password that the user may wish to use may not be acceptable to certain servers. Also, a password that a user may wish to use may already be in use by another user of a server, and the server may not allow more than one user to use the same password.

Even if a user is able to use the same client ID and password for access to multiple servers, other problems with using passwords for authentication arise. For instance, a user's password may become compromised. That is, the password may become known to another individual. That individual can then impersonate the user to multiple servers. The user must obtain a new password with each server with which the user uses the now compromised password. Furthermore, if a user's password is compromised and a first server recognizes this fact, there is currently no method whereby this first server can notify other servers at which the user uses this same password that the password has been compromised.

Yet another problem with the use of passwords in providing authentication is that a user must provide a password to each and every server requiring authentication. If a user is fortunate enough to obtain the same password with several servers, the user still must provide the password to each server to which the user seeks access. Thus, every time a user wishes to perform communications with a server, that user must cause his or her password to be transmitted to the server. Furthermore, when a user ends an authenticated

communication with a server and immediately attempts to reestablish an authenticated communication, the user must again provide his or her password to the server for authentication.

Accordingly, a need exists for a technique whereby a network user can utilize a single password to access a plurality of networked devices and enter that single password only once to gain access to any of the plurality of networked devices.

SSL as deployed in current systems is based upon the RSA public key cryptosystem. As introduced above, RSA relies upon the use of products of large prime numbers which are not easily factorable. If the RSA technique should be broken, that is, if an algorithm for factoring large prime numbers is found, SSL and any cryptosystem based on RSA would be useless. An attacker would have access to communications in any RSA based cryptosystem. Secure and trusted communications in SSL and other public key cryptosystems would become impossible. Accordingly, a need exists for a technique whereby a public key based cryptosystem could provide secure communications if RSA were to become unusable.

#### OBJECTIVES OF THE INVENTION

It is an object of the present invention to provide a system and method whereby a user can gain access to a plurality of networked devices controlled by different entities by only once providing identifying information.

Additional objects, advantages, novel features of the present invention will become apparent to those skilled in the art from this disclosure, including the following detailed description, as well as by practice of the invention. While the invention is described below with reference to preferred embodiment(s), it should be understood that the invention is not limited thereto. Those of ordinary skill in the art having access to the teachings herein will recognize additional implementations, modifications, and embodiments, as well as other fields of use, which are within the scope of the invention as disclosed and claimed herein and with respect to which the invention could be of significant utility.

#### SUMMARY DISCLOSURE OF THE INVENTION

In accordance with the invention, multiple different network stations are accessed based on a single entry of a user password. The network stations may take the form of personal computers, high power workstations, mainframe computers, portable computing devices, telephones or virtually any other type of network device capable of functioning in the described manner below.

According to the invention, a first network station represents a network entity, such as a bank, merchant, university, corporation or other network entity which requires authentication of the user prior to granting the user access. The first station transmits a request for authentication of the user seeking access. Commonly, the request for authentication takes the form of a hash message of 36 bytes computed from the conversation between the first and a second network station. The user not only has an associated password, but also a user identifier and an associated asymmetric cryptkey, including a first private key portion obtainable with the password, a second private key portion and a public key portion. It will be understood that the private key could be split into more than two key portions if so desired.

The second network station, representing the user, has the user identifier, a combination, symmetric crypto-key corre-

sponding to a first symmetric crypto-key and a second symmetric crypto-key, and the first private key portion encrypted with a first symmetric crypto-key stored thereat. Preferably, the combination symmetric crypto-key corresponds to the first symmetric crypto-key XOR'd with the second symmetric crypto-key. Advantageously, the first symmetric crypto-key is a first random number having a length of 192 bits and the second symmetric crypto-key is a second random number, different than the first random number, having a length of 192 bits.

In response to the transmitted authentication request, the second network station transmits the stored user identifier and the transmitted authentication request encrypted with the stored combination symmetric key to a third network station. Advantageously, the second network station automatically responds to the authentication request without any need for the user to input the user password. The stored user identifier and the authentication request encrypted with the stored combination symmetric crypto-key may be transmitted in a single communication. However, preferably, the stored user identifier is transmitted in a first communication, and the encrypted authentication request is transmitted in a separate later communication. Beneficially, the second network station MAC's the stored user identifier with the stored combination symmetric crypto-key, and the user identifier is transmitted in the MAC'd message.

The third network station, representing a sponsor, has the user identifier, the combination symmetric crypto-key, the first symmetric crypto-key, and the second private key portion stored thereat. The third network station retrieves the stored combination symmetric crypto-key by matching the transmitted user identifier with the stored user identifier. The station verifies the MAC on the transmitted message to verify the identity of the user. The station decrypts the transmitted encrypted authentication request with the retrieved combination symmetric crypto-key to recover the authentication request. The station then encrypts the recovered authentication request with the stored second private key portion and transmits the encrypted authentication request and the first symmetric crypto-key, both encrypted with the retrieved combination symmetric key.

The second network station decrypts the transmitted encrypted authentication request and the first symmetric crypto-key, with its stored combination symmetric crypto-key to recover the encrypted authorization request and the first symmetric crypto-key. The station can then decrypt the stored encrypted first private key portion with the recovered first symmetric crypto-key to recover the unencrypted first private key portion, and transmit the recovered encrypted authentication request further encrypted with the recovered first private key portion. This further encrypted authentication request serves as an authentication message. The first station decrypts the transmitted authentication message with the user public key to recover the authentication request and thereby authenticate the user.

Beneficially, the second network station is further configured to receive the user password as input and obtain the first private key portion with the password, prior to transmission of the authorization request by the first station.

In accordance with another aspect of the invention, the third station also has a time value, representing a time period for authenticating the user, stored thereat. In such a case, the third station can retrieve the stored time value prior to decrypting the encrypted authentication request transmitted by the second station. The station only decrypts the transmitted encrypted authentication request if the present time is within the time period represented by the time value.

According to still other aspects of the invention, the second network station generates the first symmetric crypto-key, and transmits this key, encrypted with the first private key portion, to the third network station. The third station decrypts the transmitted encrypted first symmetric crypto-key with the second private key portion to recover the first symmetric crypto-key, thereby authenticating the user, and stores the decrypted first symmetric crypto-key. The third network station also generates the second symmetric crypto-key, combines the first and the second symmetric crypto-key to form the combination symmetric crypto-key, and stores the combination crypto-key. The station then transmits the second symmetric crypto-key encrypted with the first symmetric crypto-key to the second network station, and destroys the second symmetric crypto-key.

The second network station decrypts the transmitted encrypted second symmetric crypto-key with the first symmetric crypto-key to recover the second symmetric crypto-key and authenticate the sponsor. The second network station also combines the recovered second symmetric crypto-key with the first symmetric crypto-key to form the combination symmetric crypto-key, stores the combination symmetric crypto-key, encrypts the first private key portion with the first symmetric crypto-key, stores the encrypted first private key portion, and destroys the first symmetric crypto-key and the unencrypted first private key portion.

In a preferred practical implementation of the invention, a system for accessing multiple different network stations includes a first station representing a user having a password, user identifier, and an associated asymmetric crypto-key, including a first private key portion, a second private key portion and a public key portion. The first network station transmits a log-in request including the user identifier.

A second station, representing a sponsor, transmits a challenge responsive to the transmitted log-in request. The first station processes a user input including the password to obtain the first private key portion, and encrypts a first symmetric crypto-key and the transmitted challenge with the obtained first private key portion to form a first encrypted message. The station then transmits the first encrypted message.

The second station decrypts the transmitted first encrypted message with the second private key portion and public key to recover the challenge and the first symmetric crypto-key, and thereby authenticate the user. The second station also combines the recovered first symmetric crypto-key with a second symmetric crypto-key to form a combined symmetric crypto-key and stores the combined symmetric crypto-key. The second station additionally encrypts the second symmetric crypto-key with the first symmetric crypto-key to form a second encrypted message, and transmits the second encrypted message.

The first station decrypts the transmitted second encrypted message with the first symmetric crypto-key to recover the second symmetric crypto-key, thereby authenticating the sponsor. The first station combines the recovered second symmetric crypto-key with the first symmetric crypto-key to form the combined symmetric crypto-key. The first station also encrypts the obtained first private key portion with the first symmetric crypto-key and destroys the first symmetric crypto-key and the unencrypted first private key portion.

Subsequently, the first station can encrypt a request for user authentication from another network entity with the combined symmetric crypto-key to form a third encrypted message. The first station then transmits the user identifier and the third encrypted message, typically MAC'd with the

combined symmetric crypto-key. As discussed above, this information may be transmitted in a single or multiple communications.

The second station verifies the MAC on the transmitted message and matches the transmitted user identifier with the user identifier previously transmitted by the first station to retrieve the combined symmetric crypto-key. The second station also decrypts the third encrypted message with the retrieved combined symmetric crypto-key to recover the request for user authentication. The second station then encrypts the recovered request for user authentication with the second private key portion to form a fourth encrypted message. The station next encrypts the first symmetric crypto-key and the fourth encrypted message with the combined symmetric crypto-key to form a fifth encrypted message. The second station next transmits the fifth encrypted message.

The first network station decrypts the transmitted fifth encrypted message with the combined symmetric crypto-key to recover the transmitted first symmetric crypto-key and the transmitted fourth encrypted message, thereby verifying the identity of the sponsor. The first station also decrypts the encrypted first private key portion with the recovered first symmetric crypto-key, and further encrypts the form an authentication message. The station transmits the authentication message to the other network entity to authenticate the user.

#### BRIEF DESCRIPTION OF DRAWINGS

FIG. 1 is a flow chart showing the operations of a prior art cryptographic system in performing authentication of a server to a client.

FIG. 2 is a flow chart showing the operations of a prior art cryptographic system in performing authentication of a client to a server.

FIG. 3 depicts an exemplary network of the present invention, including networked devices of the present invention.

FIGS. 4a-4c is a flow chart showing the operations which are performed by a user and the sponsor station of the present invention for the user to log on with the sponsor station.

FIGS. 5a-5b is a flow chart showing the operations which are performed by a user and the sponsor station of the present invention for a user to authenticate himself or herself to a server.

FIGS. 6a-6c is a flow chart showing the operations which are performed by a user and a distinguished server and sponsor station of the present invention in associating an asymmetric key pair with the user.

FIG. 7 depicts the exemplary network and networked devices of FIG. 1, in addition to another network, including networked devices according to the present invention present on the other network.

FIG. 8 depicts the exemplary network of FIG. 3, including alternative networked devices according to the present invention.

FIG. 9 depicts a computer suitable for use by a user to access a network in accordance with the invention.

FIG. 10 is an exemplary block diagram of components of the computer depicted in FIG. 9.

FIG. 11A depicts a server suitable for use by the sponsor station, distinguished entities, and merchants in accordance with the present invention.

FIG. 11B is an exemplary block diagram of components of the server depicted in FIG. 11A.

#### BEST MODE FOR CARRYING OUT THE INVENTION

FIG. 3 illustrates a network 10, which could be the Internet. As shown, the network 10 is an interconnection of networked devices in communication with each other. These networked devices include networked devices 30-33 associated with individual network users, networked device 40-41 associated with a merchant network user, a sponsor station 50 associated with a sponsor, and networked devices 60-62 associated with entities known to and trusted by the sponsor.

Networked devices 30-33 will be referred to as user devices. These network devices are typically personal computers. Networked devices 40-41 will be referred to as merchant servers. Networked devices 60-62 will be referred to as distinguished servers. It will be understood that a network may consist of more networked devices than depicted in FIG. 3.

FIGS. 9 and 10 depict an exemplary personal computer suitable for use by individual users to access the network 10 in the below-described invention. The computer is preferably a commercially available personal computer. It will be recognized that the computer configuration is exemplary in that other components (not shown) could be added or substituted for those depicted and certain of the depicted components could be eliminated if desired.

The computer functions in accordance with stored programming instructions which drive its operation. Preferably, the computer stores its unique programming instructions on an EPROM, or hard disk. It will be recognized that only routine programming is required to implement the instructions required to drive the computer to operate in accordance with the invention, as described below. Further, since the computer components and configuration are conventional, routine operations performed by depicted components will generally not be described, such operations being well understood in the art.

Referring to FIG. 9, the computer 1000 includes a main unit 1010 with slots 1011, 1012, and 1013, respectively provided for loading programming or data from a floppy disk and/or compact disk (CD) onto the computer 1000. The computer 1000 also includes a keyboard 1030 and mouse 1040 which serve as user input devices. A display monitor 1020 is also provided to visually communicate information to the user.

As depicted in FIG. 10, the computer 1000 has a main processor 1100 which is interconnected via bus 1110 with various storage devices including EPROM 1122, RAM 1123, hard drive 1124, which has an associated hard disk 1125, CD drive 1126, which has an associated CD 1127, and floppy drive 1128, which has an associated floppy disk 1129. The memories, disks and CD all serve as storage media on which computer programming or data can be stored for access by the processor 1100. The memory associated with a personal computer here after will collectively be referred to as Memory 1170. A drive controller 1150 controls the hard drive 1124, CD drive 1126 and floppy drive 1128. Also depicted in FIG. 10 is a display controller 1120 interconnected to display interface 1121, a keyboard controller 1130 interconnected to keyboard interface 1131, a mouse controller 1140 interconnected to mouse interface 1141 and a modem 1160 interconnected to I/O port 1165, all of which are connected to the bus 1110. The modem 1160 and interconnected I/O port 1165 are used to transmit and receive signals via the Internet 100 as described below. It will be understood that other components may be connected

13

if desired to the bus 1110. By accessing the stored computer programming, the processor 1100 is driven to operate in accordance with the present invention.

Sponsor station 50, the merchant users and the distinguished entities are preferably represented on network 10 by an Internet server of the applicable type shown in FIGS. 11A and 11B, as will be described further below. However, here again, any network compatible device which is capable of functioning in the described manner could be substituted for the servers shown in FIGS. 11A and 11B.

FIGS. 11A and 11B depict an exemplary network server suitable for use by the sponsor, merchants, and distinguished entities to access the network 10 in the below-described invention. The server is preferably a commercially available high power, mini-computer or mainframe computer. Here again, it will be recognized that the server configuration is exemplary in that other components (not shown) could be added or substituted for those depicted and certain of the depicted components could be eliminated if desired.

The server functions as described below in accordance with stored programming instructions which drive its operation. Preferably, the server stores its unique programming instructions on an EPROM or hard disk. It will be recognized that only routine programming is required to implement the instructions required to drive the server to operate in accordance with the invention, as described below. Further, since the server components and configuration are conventional, routine operations performed by depicted components will generally not be described, such operations being well understood in the art.

Referring to FIG. 11A, the server 1000' includes a main unit 1010' with slots 1011', 1012', 1013' and 1014', respectively provided for loading programming or data from a floppy disk, CD and/or hard disk onto the server 1000'. The server 1000' also includes a keyboard 1030' and mouse 1040', which serve as user input devices. A display monitor 1020' is also provided to visually communicate information to the user.

As depicted in FIG. 11B, the server 1000' has a main processor 1100' which is interconnected via bus 1110' with various storage devices including EPROM 1122', RAM 1123', hard drive 1124', which has an associated hard disk 1125', CD drive 1126', which has an associated CD 1127', and floppy drive 1128', which has an associated floppy disk 1129'. The memories, disks and CD all serve as storage media on which computer programming or data can be stored for access by the processor 1100'. The stored data includes one or more databases containing information associated with network users. The memories associated with a server hereafter will be collectively referred to as memory 1170'. A drive controller 1150' controls the hard drive 1124', CD drive 1126' and floppy drive 1128'. Also depicted in FIG. 11B is a display controller 1120' interconnected to display interface 1121', a keyboard controller 1130' interconnected to keyboard interface 1130', a mouse controller 1140' interconnected to mouse interface 1141' and a modem 1160' interconnected to I/O port 1165', all of which are connected to the bus 1110'. The modem 1160' and interconnected I/O port 1165' are used to transmit and receive signals via the network 10 as described above. It will be understood that other components may be connected if desired to the bus 1110'. By accessing the stored computer programming, the processor 1100' is driven to operate in accordance with the present invention.

An asymmetric crypto-key is associated with at least each individual network user, and each distinguished server. If desired, an asymmetric crypto-key can also be associated

14

with each merchant user. Each asymmetric crypto-key consists of two portions, a public portion and a private portion. The public portion of each asymmetric crypto-key is known to at least each merchant user. If desired, the public portion of each asymmetric crypto-key can also be known to each individual user. Each of these public portions can be stored on each merchant server, or on each merchant server and each individual device. The private portion of each asymmetric crypto-key consists of at least a first private portion and a second private portion. The first private portion is retained by the individual or merchant user with whom the asymmetric crypto-key is associated. The first private portion of the asymmetric crypto-key will be referred to as Dxx and is derived from the user's password, as will be discussed below. The second private portion of each asymmetric crypto-key is retained by the sponsor station 50 and will be referred to as Dxs.

The asymmetric crypto-keys are used in transforming information. Preferably, the asymmetric crypto-keys are used in providing trusted authentication of an individual user to a merchant user. Also, the asymmetric crypto-keys can be used in providing trusted authentication of an individual user to another individual user, or of a merchant user to another merchant user.

In the case of providing trusted authentication of an individual user, in this instance, the individual user associated with user device 30, to a merchant user, in this instance, the merchant user associated with merchant server 40, the following operations, as shown in FIGS. 4 and 5, are performed by networked devices 30 and 40.

A communication session between user device 30 and merchant server via network 10 is established, step 401 of FIG. 4. Merchant server 40 transmits a request via network 10 to user device 30 requesting that the individual user authenticate himself or herself to the merchant user, step 410. As described above, this request typically is a request for the party being authenticated to sign a 36 bit hash provided by the authenticating party or otherwise determined by the user-merchant communication.

In response to this request, the user device 30 determines if a logged-in ticket is stored on memory 1170 at the user device 30, step 415. If so, operations continue as described below and shown at step 510 of FIG. 5a. If not, user device 30 requests the individual user to enter his or her user ID and password into the user device 30 to begin a log on protocol, step 420.

Alternatively, a user associated with an asymmetric crypto-key may contact the sponsor station 50, via the network 10, to log on prior to establishing a communications session with another network station. In this instance, processing begins with establishing a communications session between the user device and the sponsor station 50, step 405. Processing in this instance continues with step 420 as herein described.

User device 30 processes the entered password to obtain Dxx, the first private portion of the asymmetric crypto-key, step 425. Processing of the entered password to obtain Dxx is discussed below. User device 30 then transmits a log-in request to sponsor station 50, step 430. The log-in request includes at least the user's user ID. It should be understood that step 425 can occur previous to step 430, concurrent with step 430, or subsequent to step 430, though it is shown previous to step 430 in FIG. 4a.

Sponsor station 50 receives and processes the log-in request to generate a challenge to the user device 30, step 435. Use of a challenge will be understood by one skilled in the art. The challenge is transmitted to the user device 30,



15

step 440. The log-in request and challenge are preferably each transmitted in the clear. That is, neither of these messages are protected. However, as will be discussed below, optional operations can be performed to protect these messages.

The user device 30 receives the challenge and generates a random number R1 and a time stamp, step 445. Preferably, R1 is a 192 bit number. Next, the user device 30 encrypts the challenge, time stamp and R1 with Dxx, forming a first encrypted message, step 450. User device 30 transmits the first message to sponsor station 50, step 451.

Sponsor station 50 decrypts the first encrypted message using the second portion of the user's private key and the user's public key to recover the challenge, time stamp and R1, step 455. This operation authenticates the user device 30 to the sponsor station 50. If this authentication fails, that is, the challenge, time stamp and R1 are not encrypted with Dxx and therefore are unrecoverable using the second portion of the user's private key and the user's public key, sponsor station 50 transmits a notice to the user device 30 causing the user device 30 to prompt the user to reenter his or her password, and user ID, step 460, and operations continue with step 420.

If authentication is successful, the sponsor station 50 generates a second random number R2, computes the function XOR of R1 and R2, generates a time stamp, and determine a lifetime-value, step 465. As with R1, R2 is preferably a 192 bit number. The lifetime-value is the life span of the logged-in ticket. This value may be a finite time period, such as 1 hour or any other finite time period so desired, or this value may be an end time such that the logged-in ticket expires upon that time being reached. Next, the sponsor station 50 encrypts R2, the time stamp, and the lifetime-value with R1, forming a second encrypted message, step 470. The sponsor station 50 transmits this second encrypted message to the user device 30, step 471.

The user device 30 decrypts the second encrypted message using R1, recovering R2, the time stamp, and the lifetime-value, step 475. This operation authenticates the sponsor station 50 to the user device 30. The user device 30 computes function XOR of R1 and R2 which is called R12, encrypts Dxx with R1, and then destroys R1 and the unencrypted Dxx, step 480. The user device 30 then stores the encrypted Dxx, user ID, time stamp, and the lifetime-value on memory 1170, forming the logged-in ticket, step 485. The user device 30 then transmits a message to the sponsor station 50 which includes a 'done' indication and a time stamp which are encrypted using R12, step 490. The sponsor station 50 stores an indication in memory 1170' that the user is logged in. The user has now successfully logged in and can use the services of the sponsor station 50 to sign the 36 byte hash. As will be shown below, if the user has an unexpired logged-in ticket, the user need not provide the user's client ID or password again to provide authentication to another network station requesting authentication.

Once the user is successfully logged in, to complete the authentication of user to the merchant, the user device 30 transmits an authorization request to the sponsor station 50, step 510 of FIG. 5. The authorization request includes the user's user ID which is stored as part of the logged-in ticket on memory 1170. The user device 30 retrieves the user ID from memory 1170, the user device 30 does not prompt the user to enter the user ID. This transmission is sent using a Message Authentication Code (MAC) using R12. As will be understood by one skilled in the art, a MACed message is not encrypted, rather it includes a number string appended to the message which authenticates the sender of the message

16

to the receiver of the message and assures integrity of the message content. The user device 30 MACs the authorization request with R12. The sponsor station 50 processes the received message to authenticate the user based upon the MACed message, step 515. Then, the sponsor station 50 generates and transmits an acknowledgement message to the user device 30. This is also MACed with R12, step 516.

The user device 30 authenticates the received acknowledgment and encodes a 36 byte hash, provided by the merchant server 40, step 520. Preferably, the 36 byte hash is encoded using the PKCS1 algorithm, though other well known algorithms could be used. Next, the user device 30 encrypts the 36 byte hash and a time stamp with R12 and transmits both to the sponsor station 50, step 525.

The sponsor station 50 decrypts encoded 36 byte hash and time stamp using R12, step 530. Next, the sponsor station 50 signs the encoded 36 byte hash with Dxs, the second private portion of the asymmetric crypto-key, step 535. The sponsor station 50 generates a fresh time stamp, recalls R1 from memory 1170', and transmits the time stamp, the signed encoded 36 byte hash, and R1 to the user device 30, all encrypted with R12, step 540.

The user device 30 decrypts the time stamp, the signed encoded 36 byte hash, and R1 using R12, step 545. Then, the user device 30 recalls encrypted Dxx from the memory 1170 and decrypts Dxx using R1 obtained from the sponsor box 50, step 550. The user device 30 then uses Dxx to complete the signature of the encoded 36 byte hash and transmits the fully signed 36 byte hash to the merchant server 40, step 555. To complete the transaction, the user device 30 transmits a 'done' message to the sponsor station 50, step 560.

Alternately the encoded 36 byte hash could be first signed on the user device 30 using Dxx decrypted via R12 and the signature completed on the sponsor station 50 using Dxs.

It will be understood by one skilled in the art that any or all of the communications depicted in FIGS. 4a-4c and 5a-5b between the user device 30 and sponsor station 50 could include a sequence number. It also will be understood that any or all of the communications depicted in FIGS. 5a-5b could be encrypted with R12, MACed with R12, or both encrypted and MACed with R12. Also, further protection of encrypted messages can be obtained by use of a Salt, which will be understood by one skilled in the art.

To provide trusted authentication to yet another merchant server, or perhaps to merchant server 40 at a later time, operations continue as depicted in FIG. 4a, step 401, and as discussed above. If, as depicted in step 415, the user device 30 determines that an unexpired log-in ticket is stored in memory 1170, operations continue as depicted in FIG. 5a, step 510. Thus, the user associated with network station 30 need only enter his or her user ID and password once, while the user is able to provide trusted authentication to more than one merchant user.

The sponsor station 50 is responsible for creating the association between users and asymmetric crypto-keys. For a user to obtain an association with an asymmetric crypto-key, the user must have a relationship with an entity associated with a distinguished server. A distinguished server and sponsor station 50 maintain a trusted relationship. The sponsor station 50 will provide an asymmetric crypto-key only for those users referred to it by a distinguished server.

For instance, if the individual user associated with user device 31 wishes to obtain an association with an asymmetric crypto-key, yet does not have a preexisting relationship with any distinguished server, that user may choose to contact distinguished server 60 via the network 10 and provide identity information to the distinguished server 60.

17

In this case, the distinguished server **60** has the capabilities to verify identity information. This capability may be any well known method of verifying identify information, such as a database of credit information, a database of telephone account information, or a database of address information. If the distinguished server **60** verifies the provided information, the distinguished server **60** can refer the user to the sponsor station **50**.

If an individual user associated with user device **32** wishes to obtain an association with an asymmetric crypto-key and has a relationship with the distinguished server **61**, the individual user must request that the distinguished server **61** initiate the process of associating an asymmetric crypto-key with the individual user. Operations as described below and depicted in FIG. **6** will be performed.

Also, in yet another instance of initiation of asymmetric crypto-key association, distinguished server **62** may be associated with an entity wishing to associate an asymmetric crypto-key for each of a plurality of individuals already known to it. For instance, a merchant or bank may wish to provide to customers the opportunity to use the services of the sponsor station **50**. Or, an organization may wish to provide to its members the opportunity to use the services of the sponsor station **50**.

In any event, association of an asymmetric crypto-key is a three party process. As shown in step **601** of FIG. **6a**, a distinguished server, in this instance distinguished server **62** logs in with the sponsor station **50**, as described above. Then, the distinguished server **62** transmits to the sponsor station **50** information identifying a new user with whom an asymmetric crypto-key will be associated, in this instance the individual user associated with user device **33**, step **605**. The sponsor box then generates a symmetric key pair and a user ID which will be associated with the new user, step **610**. This symmetric key pair will serve as a one time activation code. Preferably, the symmetric key is a short pronounceable word. This symmetric key and user ID is stored in the memory **1170'** and is also transmitted to the distinguished server **62**, step **615**. The distinguished server **62** then causes the symmetric key and user ID to be delivered to the new user. This delivery may be via traditional postal delivery, via e-mail, or via other electronic delivery, such as via a web-page, step **617**. Preferably electronic or hard-copy delivery will be secured using techniques familiar to those skilled in the art.

The new user, after receiving the user ID and symmetric key, establishes a communication session with the sponsor station **50**, step **620**. The new user enters the user ID into his or her user device and transmits the same to the sponsor station **50**, step **625**.

The sponsor station **50** matches the received user ID with the user ID and symmetric key stored in memory **1170'**, step **630**. If the received user ID has a match, the sponsor station **50** generates a challenge and encrypts the challenge with the symmetric key/one time activation code, step **635**. The sponsor box transmits the encrypted challenge and a request for the new user to select a password to the user device **33**, step **638**. The user device **33** decrypts the challenge using the new user's symmetric key/one time activation code, step **640**.

The new user selects and enters a password which is then encrypted by the user device **33** using the symmetric key/one time activation code, and this is then transmitted to the sponsor station **50**, step **645**. The sponsor station **50** decrypts the password using the symmetric key/one time activation code, step **650**. The sponsor station **50** generates a new key set, step **651**. The new key set is keys **Dx** and **Ex**, the entire

18

private and public portions of the asymmetric crypto-key. Then, the sponsor station **50** splits **Dx** into **Dxx** and **Dxs**, the first and second portions of the private portion, step **655**. Computation of **Dxx** will be further discussed below, as well as generation of yet another key, **Dxx++**, which is generated after **Dxx** is obtained. However, it should be understood that the sponsor station **50** bases **Dxx** on the password. After generating the keys, the sponsor station stores **Dxs**, **Dxx++**, and **Ex** in the memory **1170'** and destroys the password, **Dxx** and **Dx**, step **660**. As a result, the user's entire private key is not stored at the sponsor station **50**.

It should be noted that sponsor station **50** does not distribute or otherwise supply **Dxx** to any user, including the user with whom it is associated, yet the associated user will be able to transform messages using **Dxx**. According to the present invention, **Dxx** is a long key for use by a system user, yet the system user need not store this long key, obviating the problems with long keys discussed above. Furthermore, because **Dxx** is generated each instance it is used from a short password, a user need only memorize a short password. Thus the present invention includes not only the benefits of short keys, but the protection of long keys.

It should also be noted that when a new user establishes his or her password with the sponsor station **50**, the new user is also prompted for information to be included in a certificate to be associated with the asymmetric crypto-key.

Each time a user desires to log on to the sponsor station **50**, the user enters his or her password into his or her network device and the network device then computes **Dxx** from the password, as introduced above. This computation is a computation based upon a one way function, preferably using the PKCS-5 algorithm. A one way function is a function that it is very difficult to reverse. Thus, it is difficult, if not impossible, to take a computed **Dxx** and determine the password from which it was computed. The computation performed by a user's networked device to obtain **Dxx** is the same computation performed by the sponsor station **50** to obtain **Dxx** during key association. At least one one-way function is stored on memory **1170'** of each networked device. Each one way function stored on a networked device is also stored on memory **1170'** at the sponsor station **50**.

The user password is preferably a short password which is easily remembered by the user, ideally approximately 8 characters in length. An eight character password is approximately between 56 and 72 bits in length. The one way computation takes this short password and transforms it into a long key, preferably 1024 bits long, but at least 257 bits long. Thus, the effective length of the first portion of the private key is not the bit length of the password, but the bit length of the computed **Dxx**. It will be recognized that advantages of generation of a long key from a short key, that is, a password, are equally beneficial to any cryptosystem, including symmetric and asymmetric cryptosystems.

The processing to obtain the long **Dxx**, whether it be PKCS-5 or some other processing, requires a time period for the computation to be completed. This time period, which can referred to as a system delay, serves to defend against dictionary attacks, which have been described above. For instance, if an attacker were to obtain a message **M** encrypted with **Dxx**, and even if the intruder had knowledge of the one way computation algorithm, the intruder would be required compute **Dxx** for each bad password in her arsenal of bad passwords and attempt to decrypt **S** using the **Dxx** obtained from each of the bad passwords. If the arsenal consisted of 40,000 bad passwords, and if the system delay to obtain **Dxx** is 10 seconds, at a minimum the attacker

would have to invest over 111 hours of computing time to attack with each bad password in her arsenal.

The use of a computed Dxx also aids in defending against on-line guessing attacks for the same reason discussed above. An attacker would have to choose a user ID and a password with which to attempt to log in, establish a communication session with the sponsor station **50** and enter the selected user ID and password. The networked device the attacker is using would then have to compute Dxx from the password and transmit the same to the sponsor station **50**. The added computation time in obtaining Dxx would decrease the number of guesses an attacker could attempt in any time period. As will be understood by one skilled in the art, the sponsor station **50** may be configured to allow only a limited number password attempts.

The time for completion of the one way function computation can be varied. That is, the one way computation can be made more or less complex depending upon a number of factors. This complexity may be based on the number of iterations performed by a one way computation. Or, the complexity may be varied based upon selection of the one way function.

A first factor may be the user with whom the password is associated. For instance, a system administrator's password may be required to be processed by the one way computation such that a longer time delay is introduced.

A second factor may be the password itself. For instance, a password which meets certain prescribed criteria for quality, as discussed above, may not require a complex computation, as a quality password is less likely to be vulnerable to a dictionary attack.

A third factor may be type of system being accessed. For instance, operators of a system which provides access to sensitive financial data may wish to make compromising their system's integrity very difficult, thus requiring a long system delay for password conversion.

A fourth factor, which also focuses on the identity of the user, may be the location of the user, or networked device used by the user, seeking access to a given resource. For instance, FIG. 7 depicts the network of FIG. 3, with the addition of another network **70** in communication with network **10**. The other network **70** may be an intranet, a LAN, a WAN, or any other type of network. The other network **70** includes a second sponsor station **71** and a plurality of networked devices **72-74**. Sponsor station **71** may mandate a longer system delay for user devices **30-33** than for user devices **72-74**, as networked devices **30-33** are not a part of the other network **70**.

If the time of computation of the one way function is varied, stored on memory **1170'** at sponsor station **50** is an indication of which one way function is associated with each user and/or the number of iterations of a one way function a particular user is required to perform.

The present invention also enables a user to manage his or her information with the sponsor station **50**. This includes changing the password should the user so desire. This may be due to the password becoming compromised, or for any other reason. A user is also able to change, delete or otherwise modify the information included in the user's certificate. Communications between a user and the sponsor station **50** to manage user information may be encrypted with **R12**, due to the sensitive nature of this operation.

It should be recognized that a user, prior to accessing any given networking device, may establish a communications session with the sponsor station **50** and change, delete or otherwise modify information included in the user's certificate. After accessing the given networking device, the user

can reestablish a communication session with the sponsor station **50** and once again change the information included in the certificate. Thus, a user is able to access a plurality of networking devices using the same public crypto-key, while controlling information disclosed to each networking device about the user in the user's certificate.

The key Dxx++ was introduced above. Dxx++ is a key which is obtained by performing a predetermined number of additional iterations of a one way function on a password. As an example, if five iterations of a one way function are designated to obtain Dxx, seven iterations of the same one way function may be designated to obtain Dxx++. It should be remembered that it is difficult or impossible to reverse a one way function. The Dxx++ associated with each user is stored in memory **1170'** at the sponsor station **50**. Dxx++ can be computed at each user's networked device from a user's password.

As discussed above, most public cryptosystems are based upon RSA. If RSA should become compromised, Dxx++ will be used to encrypt information between network users and the sponsor station **50** and between network users themselves. It will be apparent from the above discussion that Dxx++ is a shared secret symmetric key. Both the user and the sponsor station hold, or can easily obtain, Dxx++. Dxx++ provides a fall back symmetric cryptographic system.

If the sponsor station **50** determines that RSA has become compromised, the sponsor station **50** will direct that communications will be performed using symmetric key encryption. Thus, when a user establishes a communication session with the sponsor station **50**, the sponsor station **50** will transmit a message to the user device causing the user device to compute Dxx++ and to encrypt all further communications with the sponsor device using Dxx++. Thus even though RSA may become compromised the sponsor station **50** and a networked device can still conduct secure communications. A user will be able to use the same password created for use in an asymmetric cryptosystem in what may become a symmetric cryptosystem. In a fall back situation, the sponsor station, which holds Dxx++ for each user, can serve as a distributing agent for symmetric keys, enabling users to have secure communications with one another. It should be understood that use of Dxx++ as a fall back scheme is applicable to any cryptosystem based upon RSA. It is also applicable to public-key cryptosystems which are not based on RSA.

As shown in FIG. 8, the sponsor station **50** of FIG. 3 may be replaced by a plurality of sponsor stations. In this instance, 3 sponsor stations are shown, sponsor stations **80**, **81**, and **82**. Though these sponsor stations are shown communicating with networking devices via the network **10**, it should be understood that the plurality of sponsor stations may also communicate with one another via separate communications channels. Furthermore, the plurality of sponsor stations may be located in the same physical location, or they may be located in separate physical locations.

One or more sponsor stations may be used as back up for a failed sponsor station. Or, the operation of signing a 36 byte hash, as described above, may be performed by multiple sponsor stations. In such a case, alternative operations are set forth below.

In each alternative, the private key portion of the asymmetric key is split into more than two portions. That is, each of the multiple servers holds a Dxs. Thus, sponsor station **80** holds key Dxs1, sponsor station **81** holds key Dxs2, and sponsor station **82** holds key Dxs3. In such an alternative, any one of the sponsor stations can associate the keys with

## 21

users, as described above. That sponsor station then must distribute the appropriate Dxs portion to each of the other sponsor station.

In the first alternative, which could be called a parallel method, to obtain a signature on a 36 byte hash, a user device must transmit a copy of the hash to each of the multiple sponsor stations. Each station applies that sponsor station's Dxs to the hash and transmits the signed hash back to the user device. The user device then multiplies each of the signed hashes together, relying on the commutative property of RSA, and signs this result with the user's portion of the private key. The user device can then transmit the signed 36 byte hash to the requesting merchant server, as described above.

In a second alternative, authentication of the user to each of the multiple sponsor stations can be provided. In this alternative a temporary shared secret key is established between the multiple sponsor stations and the user.

A user initiates a log-in with any of the multiple sponsor stations as described above, and in this instance with sponsor station **80**. The sponsor station **80** generates a challenge **C1** and signs **C1** with a private key associated with sponsor station **80**. This private key is verifiable by each of the other sponsor stations. That is, they each have the corresponding public key. Then, sponsor station **80** encrypts the challenge with its portion of the user's private key. The sponsor station **80** also encrypts a copy of **C1** with the public key of sponsor station **81** and encrypts a copy of **C1** with the public key of sponsor station **82**. The sponsor station **80** then transmits **C1** to the appropriate other sponsor station. Sponsor station **81** obtains **C1** using its private key, and sponsor station **82** obtains **C1** using its private key. At this point, each of the sponsor stations knows **C1**.

Sponsor station **80** encrypts **C1** with its portion of the user's private key and transmits the same to the user device. Sponsor station **81** encrypts **C1** with its portion of the user's private key and transmits the same to the user device. And, sponsor station **82** encrypts **C1** with its portion of the user's private key and transmits the same to the user device. The user device then multiplies each of the received encrypted **C1**s together and then recovers **C1** using the user's portion of the private key. **C1** can then be used as a shared secret key between the user and the sponsor stations. Thus, by demonstrating knowledge of **C1**, the user device can authenticate itself to each of the multiple sponsor stations. The user can then obtain the required signatures from each of the multiple sponsor stations, such communications being protected by **C1**.

In a third alternative, which could be called a series alternative, to obtain a signature on a 36 byte hash, a user device transmits the 36 byte hash to a sponsor station **80**, sponsor station **80** in this example. That sponsor station signs the hash and forwards it to sponsor station **81**. Sponsor station **81** signs the hash and forwards it sponsor station **82**. Sponsor station **82** signs the hash and returns it to the user. The user then applies his portion of the private key to the hash and transmits it to a merchant server.

This second alternative can be modified. The user could first be required to sign the hash and then forward it to sponsor station **80**. Operations continue at sponsor station **80** as described above. After sponsor station **82** signs the hash, the hash would have a complete private portion. The sponsor station **82** could verify the signature by using the user's public key. This adds an additional element of authentication to the process.

It will also be recognized by those skilled in the art that, while the invention has been described above in terms of one

## 22

or more preferred embodiments, it is not limited thereto. Various features and aspects of the above described invention may be used individually or jointly. Further, although the invention has been described in the context of its implementation in a particular environment and for particular purposes, e.g. in providing security for Internet communications, those skilled in the art will recognize that its usefulness is not limited thereto and that the present invention can be beneficially utilized in any number of environments and implementations. Accordingly, the claims set forth below should be construed in view of the full breath and spirit of the invention as disclosed herein.

What is claimed is:

1. A system for accessing multiple different network stations without entry of a password, comprising:

a first network station representing a network entity and configured to

transmit a request for authentication of a user seeking access, the user having

an associated password,

an associated user identifier, and

an associated asymmetric crypto-key, including

a first private key portion obtainable with the password,

a second private key portion and having

the user identifier,

the combination symmetric crypto-key,

the first symmetric crypto-key, and

the second private key portion stored thereat, and configured to

(i) retrieve

the stored combination symmetric crypto-key by matching the transmitted user identifier with the stored user identifier,

(ii) verify

the MAC with the retrieved combination symmetric crypto-key to verify identity of the user,

(iii) decrypt

the transmitted encrypted authentication request with the retrieved combination symmetric crypto-key to recover the authentication request,

(iv) encrypt

the recovered authentication request with the stored second private key portion and

(v) transmit

a public key portion;

a second network station representing the user, and having the user identifier,

a combination symmetric crypto-key corresponding to a first symmetric crypto-key and

a second symmetric crypto-key, and

the obtained first private key portion encrypted with the first symmetric crypto-key stored thereat, and configured to

(i) transmit

the stored user identifier message authenticated coded with the stored combination symmetric crypto-key responsive to the transmitted authentication request, and

(ii) transmit

the transmitted authentication request encrypted with the stored combination symmetric crypto-key; and

a third network station, representing a sponsor,

the encrypted authentication request and

the first symmetric crypto-key,

both encrypted with the retrieved combination symmetric crypto-key;

23

wherein the second network station is further configured to

(i) decrypt

the transmitted encrypted authentication request and first symmetric crypto-key, with the stored combination symmetric crypto-key to recover the encrypted authentication request and the first symmetric crypto-key,

(ii) decrypt

the stored encrypted first private key portion with the recovered first symmetric crypto-key to recover the first private key portion,

(iii) to transmit

the recovered encrypted authentication request further encrypted with the recovered first private key portion; and

wherein the first station is further configured to

decrypt the transmitted further encrypted authentication request with the public key to thereby authenticate the user.

2. A system according to claim 1, wherein the authentication request is a hash message.

3. A system according to claim 1, wherein the second network station is further configured to receive the password as a user input and obtain the first private key portion with the input password, prior to transmission of the authorization request by the first station.

4. A system according to claim 1, wherein the combination symmetric crypto-key corresponds to the first symmetric crypto-key XOR'd with the second symmetric crypto-key.

5. A system according to claim 1, wherein the second network station is further configured to automatically respond to the authentication request without the user inputting the password.

6. A system according to claim 1, wherein the first symmetric crypto-key is a first random number having a length of 192 bits and the second symmetric crypto-key is a second random number, different than the first random number having a length of 192 bits.

7. A system according to claim 1, wherein the third station has a time value, representing a time period for authenticating the user, stored thereat, and is further configured to retrieve the stored time value prior to encrypting the recovered authenticating request and to only encrypt the recovered authentication request if the present time is within the time period represented by the time value.

8. A system according to claim 1, wherein the second network station is further configured to generate the first symmetric crypto-key, and transmit the first symmetric crypto-key encrypted with the obtained first private key portion to the third network station;

the third station is further configured to decrypt the transmitted encrypted first symmetric crypto-key with the second private key portion to recover the first symmetric crypto-key and thereby authenticate the user, to store the decrypted first symmetric crypto-key, to generate the second symmetric crypto-key, to combine the first and the second symmetric crypto-key to form the combination symmetric crypto-key to store the combination symmetric crypto-key, to transmit the second symmetric crypto-key encrypted with the first symmetric crypto-key to the second network station, and to destroy the second symmetric crypto-key; and the second network station is further configured to decrypt the transmitted encrypted second symmetric crypto-key with the first symmetric crypto-key to recover the

24

second symmetric crypto-key and thereby authenticate the sponsor, to combine the recovered second symmetric crypto-key with the first symmetric crypto-key to form the combination symmetric crypto-key, to store the combination symmetric crypto-key, to encrypt the first private key portion, with the first symmetric crypto-key, to store the encrypted first private key portion, and to destroy the first symmetric crypto-key and the unencrypted first private key portion.

9. A system for accessing multiple different network stations, comprising:

a first station representing a user

having

a password,

an identifier, and

an asymmetric crypto-key, including

a first private key portion,

a second private key portion and

a public key portion, and configured

to transmit a log-in request including

the user identifier; and

a second station representing a sponsor and configured

to transmit a challenge responsive to the transmitted log-in request;

wherein the first station is further configured

(i) to process the user password to obtain the first private key portion,

(ii) to encrypt

a first symmetric crypto-key and the transmitted challenge with the obtained first private key portion to form a first encrypted message, and

(iii) to transmit the first encrypted message;

wherein the second station is further configured

(i) to decrypt

the transmitted first encrypted message with the second private key portion to recover the challenge and the first symmetric crypto-key, thereby authenticating the user,

(ii) to combine

the recovered first symmetric crypto-key with a second symmetric crypto-key to form a combined symmetric crypto-key,

(iii) to store the combined symmetric crypto-key,

(iv) to encrypt

the second symmetric crypto-key and a time value with the first symmetric crypto-key to form a second encrypted message, and

(v) to transmit the second encrypted message;

wherein the first station is further configured

(i) to decrypt

the transmitted second encrypted message with the first symmetric crypto-key to recover the second symmetric crypto-key and the time value, thereby authenticating the sponsor,

(ii) to combine

the recovered second symmetric crypto-key with the first symmetric crypto-key to form the combined symmetric crypto-key,

(iii) to encrypt

the first private key portion with the first symmetric crypto-key,

(iv) to destroy

the first symmetric crypto-key and the obtained first private key portion,

25

(v) to encrypt  
 a request for user authentication from another network entity with the combined symmetric crypto-key to form a third encrypted message and

(vi) to transmit  
 the user identifier, message authenticated coded with the combined symmetric crypto-key, and the third encrypted message;

wherein the second station is further configured

(i) to match  
 the transmitted user identifier with the previously transmitted user identifier to retrieve the combined symmetric crypto-key,

(ii) verify  
 the MAC with the retrieved combined symmetric crypto-key to verify identity of the user,

(iii) to decrypt  
 the third encrypted message with the combined symmetric crypto-key to recover the request for user authentication,

(iv) to encrypt  
 the request for user authentication with the second private key portion to form a fourth encrypted message,

(v) to encrypt  
 the first symmetric crypto-key and the fourth encrypted message with the combined symmetric crypto-key to form a fifth encrypted message and

(vi) to transmit the fifth encrypted message; wherein the first network station is further configured

(i) to decrypt  
 the transmitted fifth encrypted message with the combined symmetric crypto-key to recover the transmitted first symmetric crypto-key and the transmitted fourth encrypted message, and thereby verify an identity of the sponsor,

(ii) to decrypt  
 the encrypted first private key portion with the recovered first symmetric crypto-key,

(iii) to further encrypt  
 the recovered fourth encrypted message with the decrypted first private key portion to form an authentication message,

(iv) to transmit the authentication message to the other network entity to authenticate the user.

**10.** A method for accessing multiple different network stations without entry of a password associated with a user also having an associated identifier and an associated asymmetric crypto-key, including a first private key portion obtainable with the password, a second private key portion and a public key portion, comprising:  
 receiving a request for authentication of the user;  
 retrieving from a first memory,  
 without entry of the user password,  
 the user identifier,  
 a combination symmetric crypto-key corresponding to a first symmetric crypto-key and a second symmetric crypto-key, and the first private key portion encrypted with the first symmetric crypto-key;  
 encrypting  
 the transmitted authentication request with the retrieved combination symmetric crypto-key;  
 transmitting  
 the retrieved user identifier message authenticated coded with the retrieved combination symmetric crypto-key, and

26

the received authentication request encrypted with the retrieved combination symmetric crypto-key;  
 matching  
 the transmitted user identifier with a user identifier stored in a second memory, different than the first memory, to retrieve the combination symmetric crypto-key from the second memory;

verifying  
 the MAC with the retrieved combination symmetric crypto-key to verify identity of the user;

decrypting  
 the transmitted encrypted authentication request with the combination symmetric crypto-key to recover the authorization request;

retrieving  
 the second private key portion and the first symmetric crypto-key from the second memory;

encrypting  
 the recovered authorization request with the retrieved second private key portion to form an authentication message;

transmitting  
 the authentication message and the retrieved first symmetric crypto-key, both encrypted with the combination symmetric crypto-key;

decrypting  
 the transmitted encrypted authentication message and first symmetric crypto-key, with the combination symmetric crypto-key retrieved from the first memory to recover the authentication message and the first symmetric crypto-key;

decrypting  
 the retrieved encrypted first private key portion with the recovered first symmetric crypto-key;

encrypting  
 the recovered authentication message with the decrypted first private key portion to complete the authentication message;

transmitting the completed authentication message; and  
 decrypting  
 the transmitted completed authentication message with the user public key to thereby authenticate the user.

**11.** A method according to claim **10**, wherein the authentication request is a hash message.

**12.** A method according to claim **10**, further comprising: processing the user password to obtain the first private key portion, prior to receipt of the authentication request.

**13.** A method according to claim **10**, further comprising: XOR'ing the first symmetric crypto-key with the second symmetric crypto-key to generate the combination symmetric crypto-key.

**14.** A method according to claim **10**, wherein the first symmetric crypto-key is a first random number having a length of 192 bits and the second symmetric crypto-key is a second random number, different than the first random number having a length of 192 bits.

**15.** A method according to claim **10**, further comprising: retrieving a time value, representing a time period for authenticating the user, from the second memory; and only encrypting the recovered authentication request if the present time is within the time period represented by the retrieved time value.

27

16. A method according to claim 10, further comprising:  
 generating the first symmetric crypto-key;  
 transmitting the first symmetric crypto-key encrypted  
 with the obtained first private key portion;  
 decrypting the transmitted encrypted first symmetric  
 crypto-key with the second private key portion to  
 recover the first symmetric crypto-key and thereby  
 authenticate the user;  
 storing the decrypted first symmetric crypto-key in the  
 second memory;  
 generating the second symmetric crypto-key;  
 combining the first and the second symmetric crypto-key  
 encrypted with the first symmetric crypto-key;  
 storing the combination symmetric crypto-key in the  
 second memory;  
 transmitting the second symmetric crypto-key encrypted  
 with the first symmetric crypto-key;  
 destroying the second symmetric crypto-key;  
 decrypting the transmitted encrypted second symmetric  
 crypto-key with the first symmetric crypto-key to  
 recover the second symmetric crypto-key and thereby  
 authenticate the sponsor;  
 combining the recovered second symmetric crypto-key  
 with the first symmetric crypto-key to form the com-  
 bination symmetric crypto-key;  
 storing the combination symmetric crypto-key in the first  
 memory;  
 encrypting the first private key portion with the first  
 symmetric crypto-key;  
 storing the encrypted first private key portion in the first  
 memory; and  
 destroying the first symmetric crypto-key used to encrypt  
 the first private key portion and the unencrypted first  
 private key portion.

17. A method for accessing multiple different network  
 stations by a user having a user identifier, a user password  
 and an asymmetric crypto-key, including a first private key  
 portion, a second private key portion and a public key  
 portion;  
 transmitting a log-in request including the user identifier;  
 transmitting  
 a challenge of a sponsor responsive to the transmitted  
 log-in request;  
 processing  
 the user password to obtain the first private key portion;  
 encrypting  
 a first symmetric crypto-key and the transmitted chal-  
 lenge with the obtained first private key portion to  
 form a first encrypted message;  
 transmitting the first encrypted message;  
 decrypting  
 the transmitted first encrypted message with the second  
 private key portion to recover the challenge and the  
 first symmetric crypto-key, and thereby authenticate  
 the user to the sponsor;  
 combining  
 the recovered first symmetric crypto-key with a second  
 symmetric crypto-key to form a combined symmetric  
 crypto-key;  
 storing  
 the combined symmetric crypto-key in a first memory;  
 encrypting  
 the second symmetric crypto-key with the first sym-  
 metric crypto-key to form a second encrypted mes-  
 sage;

28

transmitting the second encrypted message;  
 decrypting  
 the transmitted second encrypted message with the first  
 symmetric crypto-key to recover the second sym-  
 metric crypto-key, and thereby authenticate the spon-  
 sor to the user;  
 combining  
 the recovered second symmetric crypto-key with the  
 first symmetric crypto-key to form the combined  
 symmetric crypto-key;  
 storing  
 the combined symmetric crypto-key in a second  
 memory, different than the first memory;  
 encrypting  
 the first private key portion with the first symmetric  
 crypto-key;  
 destroying  
 the first symmetric crypto-key used to encrypt the first  
 private key portion and the obtained first private key  
 portion;  
 encrypting  
 a request for authentication of the user with the com-  
 bined symmetric crypto-key to form a third  
 encrypted message;  
 transmitting  
 the user identifier, message authenticated coded with  
 the combined symmetric crypto-key, and the third  
 encrypted message;  
 matching  
 the transmitted user identifier with the previously trans-  
 mitted user identifier to retrieve the combined sym-  
 metric crypto-key from the second memory;  
 verifying  
 the transmitted MAC with the retrieved combined  
 symmetric crypto-key to verify an identity of the  
 user;  
 decrypting  
 the third encrypted message with the combined sym-  
 metric crypto-key to recover the request for user  
 authentication;  
 encrypting  
 the request for user authentication with the second  
 private key portion to form a fourth encrypted mes-  
 sage;  
 encrypting  
 the first symmetric crypto-key and the fourth encrypted  
 message with the combined symmetric crypto-key  
 stored in the first memory to form a fifth encrypted  
 message;  
 transmitting the fifth encrypted message;  
 decrypting  
 the transmitted fifth encrypted message with the com-  
 bined symmetric crypto-key stored in the second  
 memory to recover the transmitted first symmetric  
 crypto-key and the transmitted fourth encrypted  
 message, and thereby verify an identity of the spon-  
 sor;  
 decrypting  
 the encrypted first private key portion with the recov-  
 ered first symmetric crypto-key;  
 further encrypting  
 the recovered fourth encrypted message with the  
 decrypted first private key portion to form an authen-  
 tication message;  
 transmitting  
 the authentication message to the other network entity  
 to authenticate the user.

29

18. A method for accessing multiple different network stations without entry of a password associated with a user having an associated first symmetric crypto-key, an associated second symmetric crypto-key and an associated asymmetric crypto-key, including a first private key portion, a second private key portion and a public key portion, comprising:

5 encrypting the first private key portion with the first symmetric crypto-key;  
transmitting a request, of a network station, for authentication of the user, encrypted with the second symmetric crypto-key to a sponsor;  
10 decrypting the transmitted encrypted authentication request with the second symmetric crypto-key to recover the authentication request;  
15 encrypting the recovered authentication request with the second private key portion to form an authentication message;

30

transmitting the authentication message and the first symmetric crypto-key, both encrypted with the second symmetric crypto-key to the user;  
decrypting both the transmitted encrypted authentication message and the transmitted encrypted first symmetric crypto-key with the second symmetric crypto-key to recover the authentication message and the first symmetric crypto-key;  
decrypting the first private key portion with the recovered first symmetric crypto-key;  
transmitting the authentication message encrypted the recovered first symmetric crypto-key to the network station; and  
decrypting the transmitted encrypted authentication message with the public key portion to recover the authentication request and thereby authenticate the user to the network station.

\* \* \* \* \*