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(54) **SYSTEMS AND METHODS FOR SECURE REMOTE IDENTITY VERIFICATION**

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(57) **ABSTRACT**

(21) Appl. No.: **15/896,038**

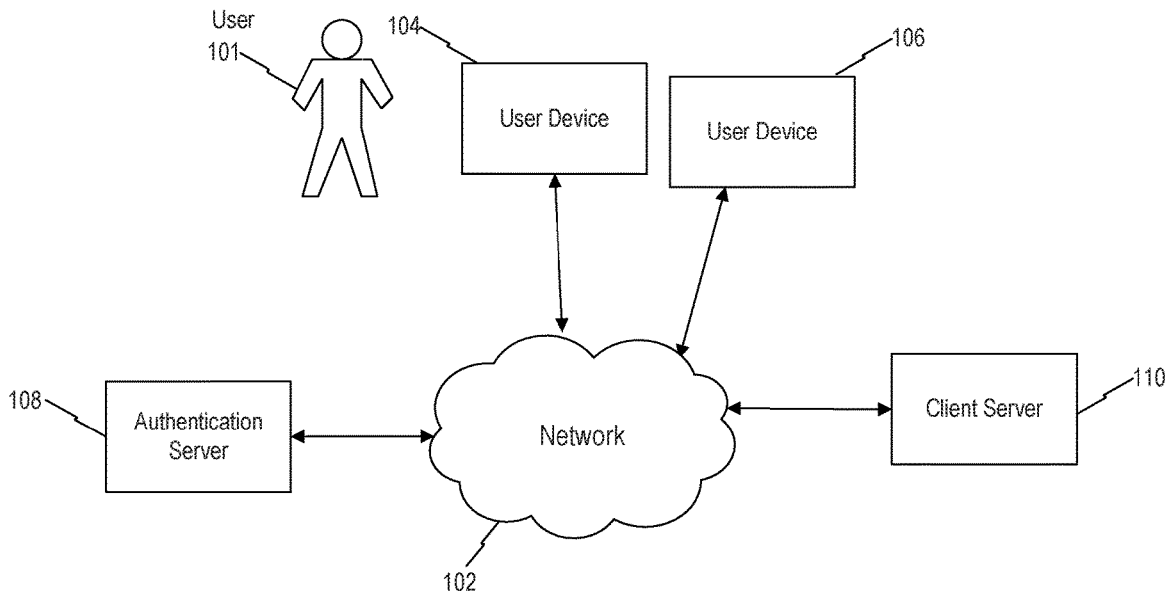
Systems and methods are provided for authenticating an identity of a user requesting a resource or service from an entity. In some embodiments, a system may include at least one processor; and a non-transitory medium containing instructions that cause the system to perform operations. The operations may include receiving credential information associated with the remote user, and receiving, from the server associated with the entity, first hash information. The operations may also include generating second hash information based on information associated with the user, comparing the first hash information with the second hash information, and transmitting an indication based on the comparison to the server associated with the entity.

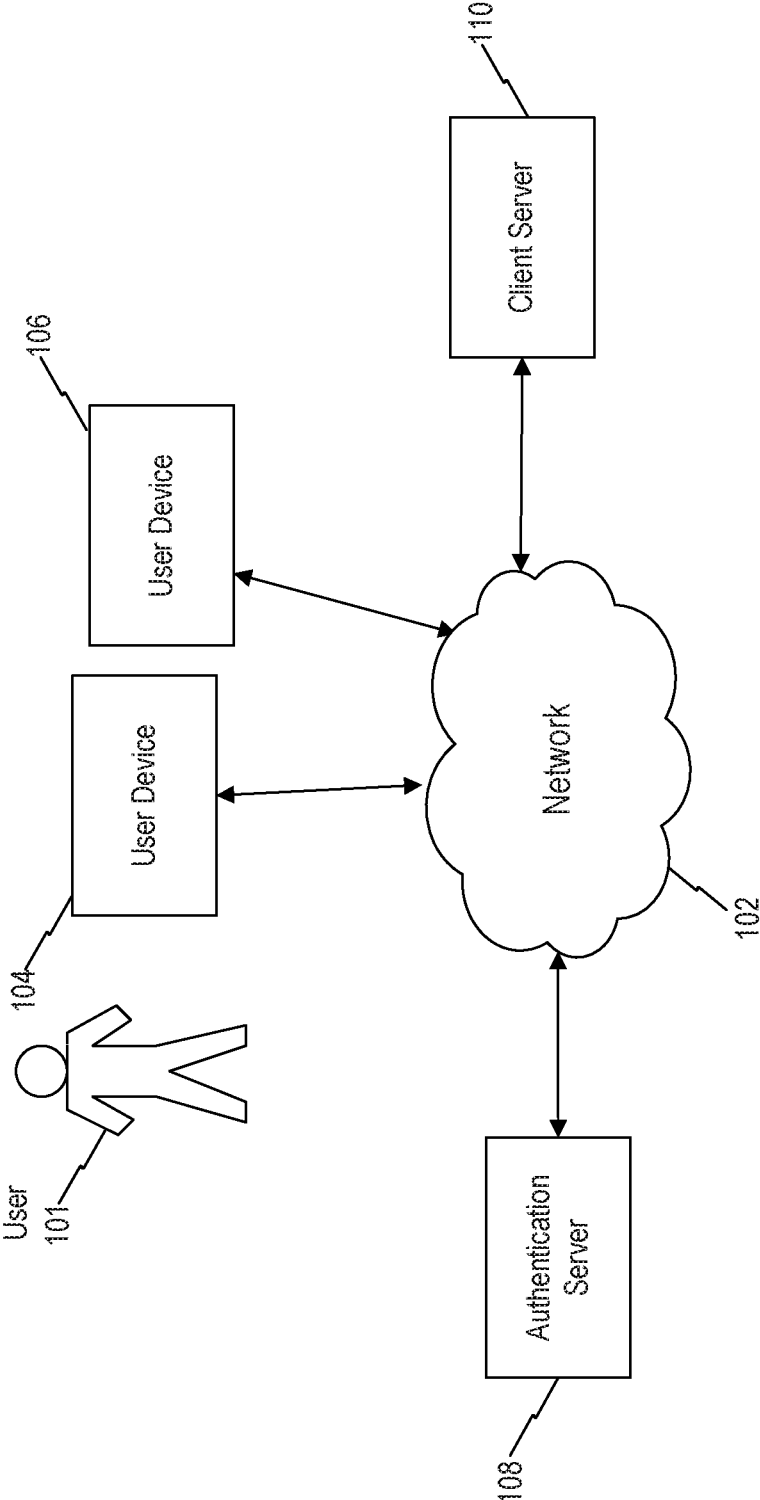
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**Related U.S. Application Data**

(63) Continuation of application No. 15/642,259, filed on Jul. 5, 2017.

(60) Provisional application No. 62/358,535, filed on Jul. 5, 2016.





100

FIG. 1

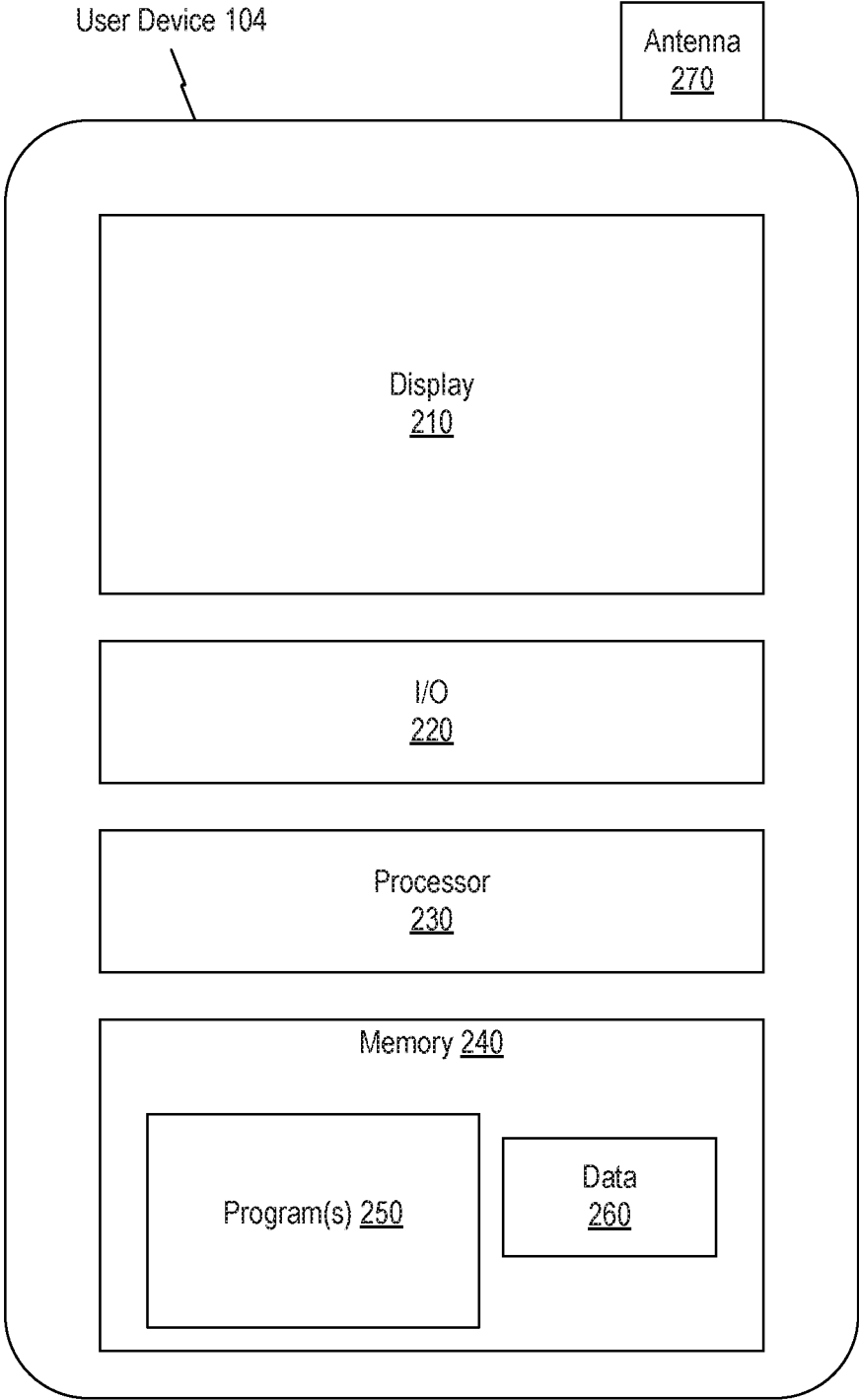


FIG. 2

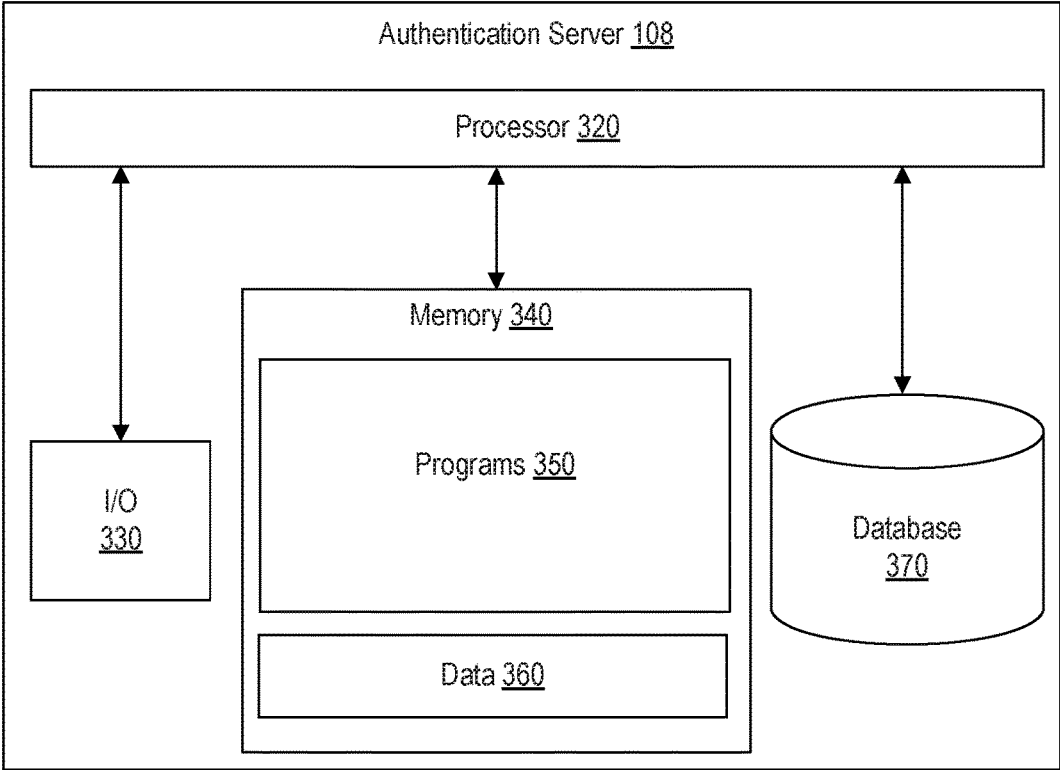


FIG. 3

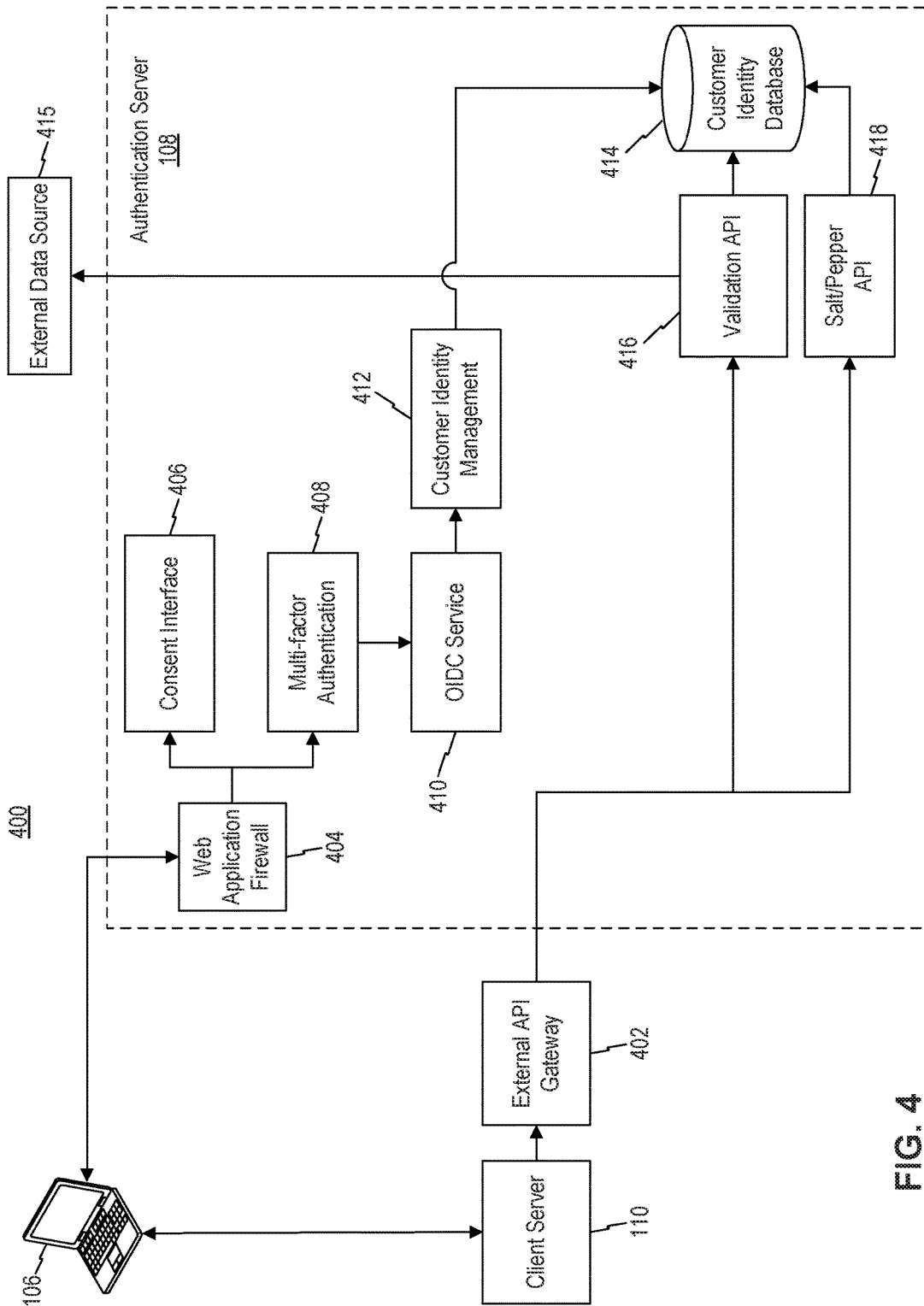


FIG. 4

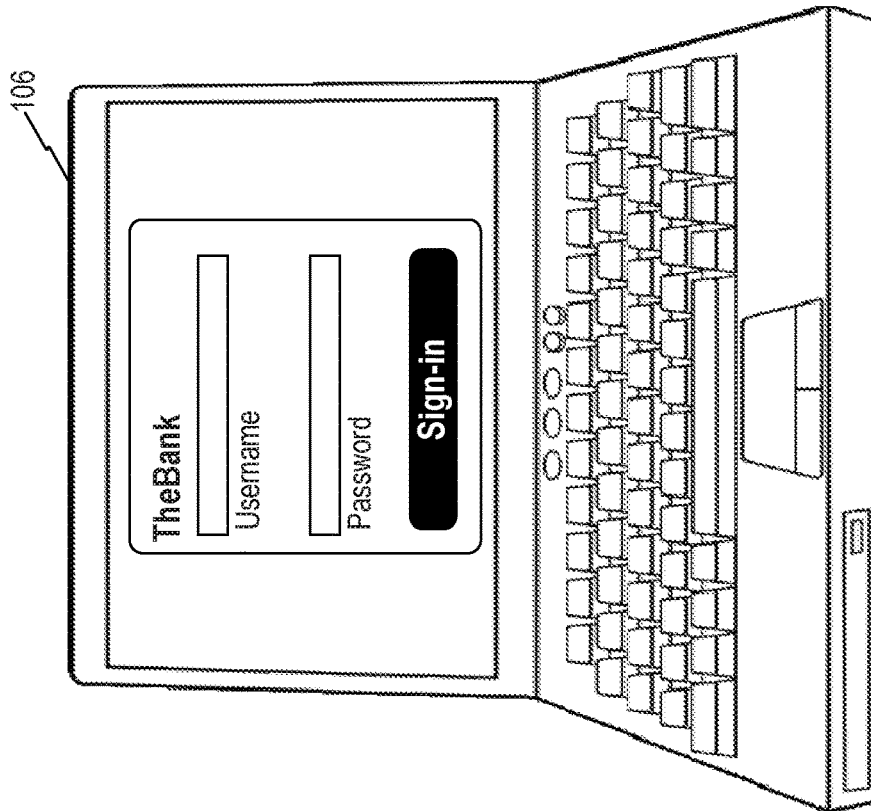


FIG. 5A

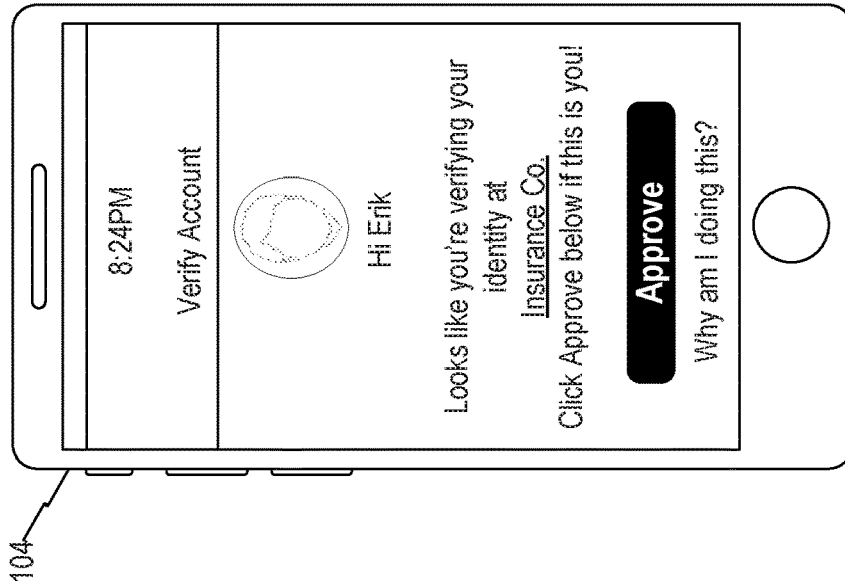


FIG. 5B

600

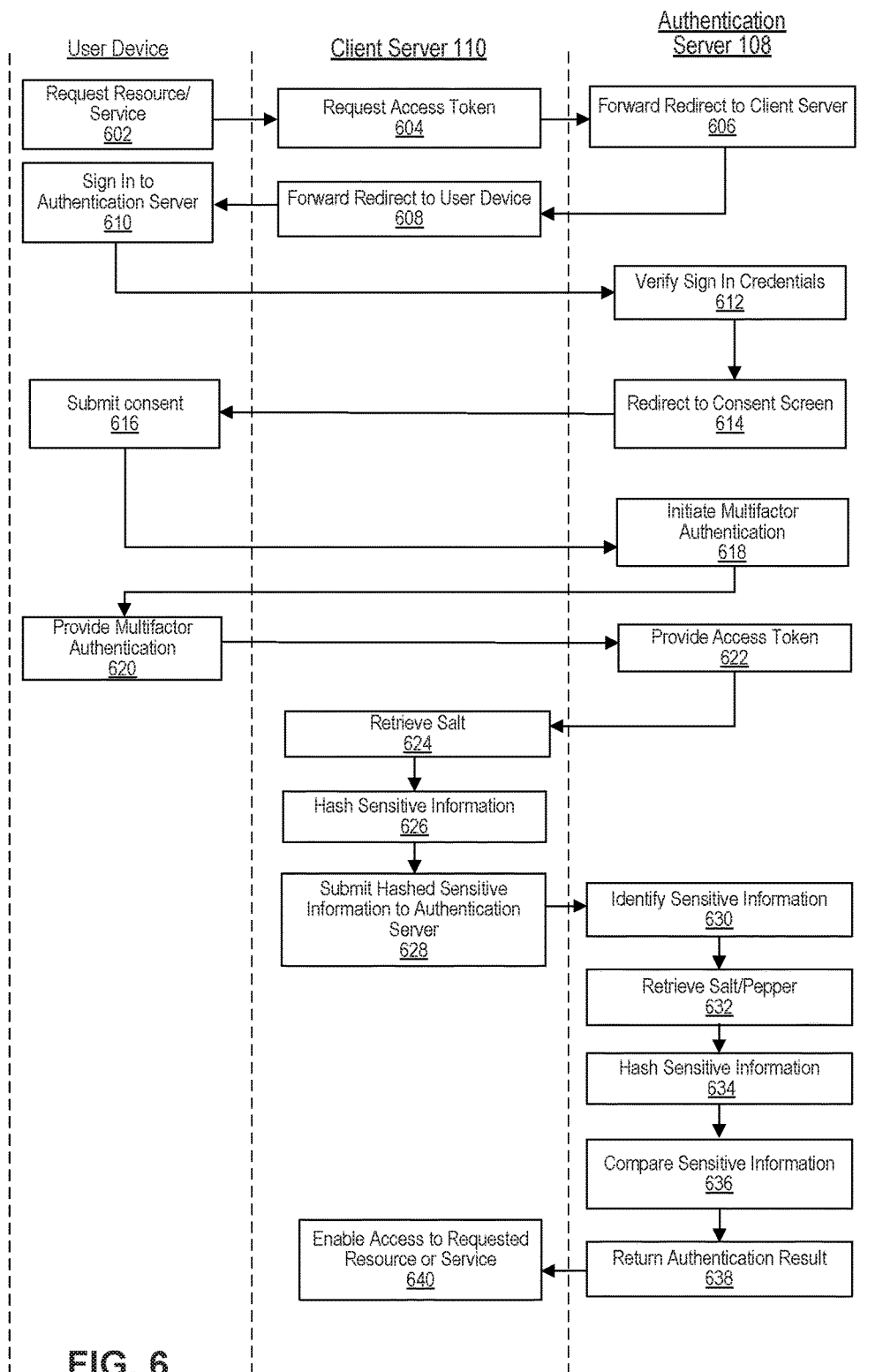
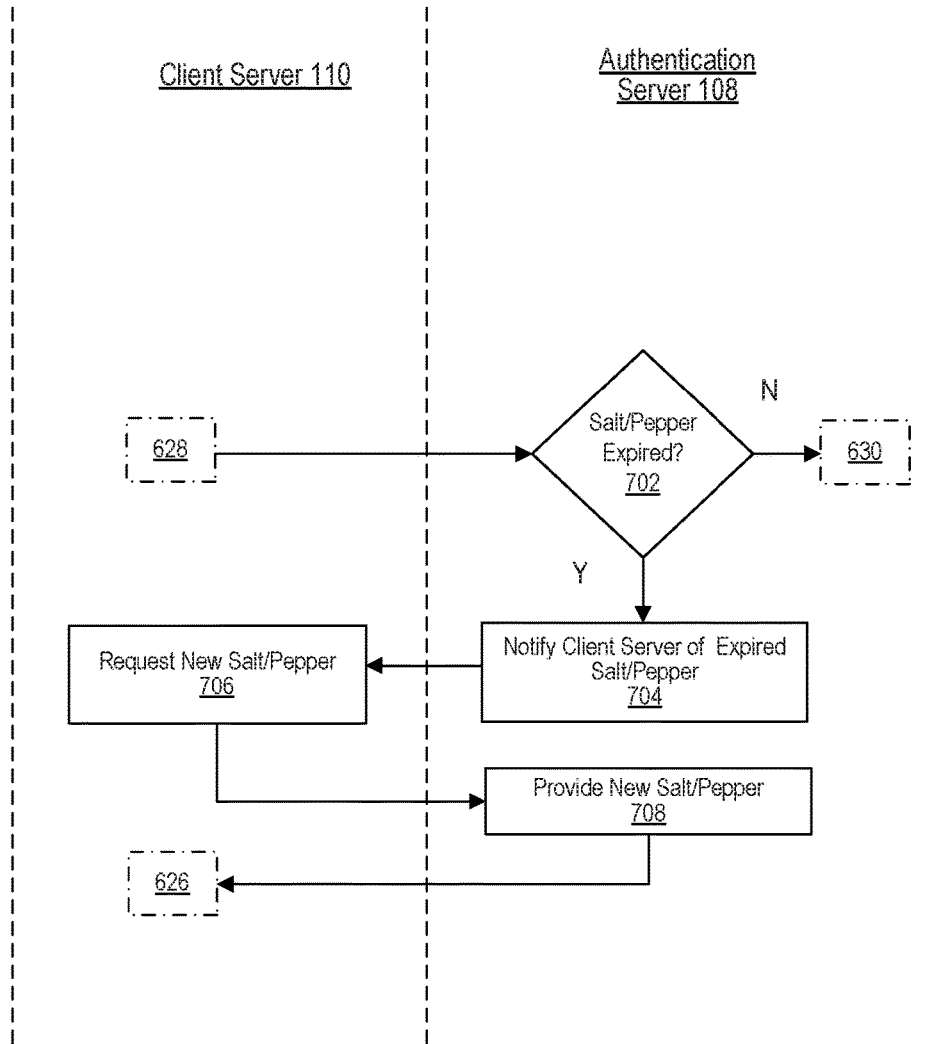


FIG. 6



700

FIG. 7



## SYSTEMS AND METHODS FOR SECURE REMOTE IDENTITY VERIFICATION

### PRIORITY CLAIM

**[0001]** This application claims priority under 35 U.S.C. § 119 to U.S. Provisional Application No. 62/358,535, filed on Jul. 5, 2016, and entitled “Systems and Methods for Secure Remote Identity Verification,” which is expressly incorporated herein by reference in its entirety.

### TECHNICAL FIELD

**[0002]** The disclosed embodiments relate to secure remote identity verification in computer networks.

### BACKGROUND

**[0003]** Modern computer networks such as the internet have provided numerous opportunities to share information needed to conduct business remotely. While immeasurable efficiencies have been gained by such remote business, new types of fraud and theft have also been created. Each transfer of information via the internet provides additional opportunities for the information to be intercepted by third parties, who may use the information for fraud such as identity theft. In view of the shortcomings of current systems, an improved system and method for remote identity verification is desired.

### SUMMARY

**[0004]** Disclosed embodiments provide systems and methods for verifying an identity of a user attempting to remotely access a system or service.

**[0005]** Consistent with a disclosed embodiment, a system for verifying an identity of a user is provided. The system may comprise at least one processor and a non-transitory computer readable medium. The non-transitory computer readable medium may contain instructions, that when executed by the at least one processor, cause the system to perform operations. The operations may include receiving, from a server associated with an entity, a request to authenticate a remote user. The operations may also include transmitting, to a first computer device associated with the remote user, a request for credential information and receiving, from the first computer device, credential information associated with the remote user. The operations may also include transmitting, to the server associated with the entity, information identifying the request and receiving, from the server associated with the entity, first hash information. The operations may also include generating second hash information based on information associated with the user, comparing the first hash information with the second hash information, and transmitting, to the server associated with the entity, an indication based on the comparison.

**[0006]** Consistent with another disclosed embodiment, a system for verifying an identity of a user is provided. The system may comprise at least one processor; and a non-transitory computer readable medium containing instructions, that when executed by the at least one processor, cause the system to perform operations. The operations may include receiving an identity verification request from a device associated with a remote user, the request including information associated with the remote user. The operations may also include requesting, from a server, a transaction identifier for the identity verification request. The operations

may also include transmitting, to the device, redirect information for redirecting the device to the server. The operations may also include receiving, from the server, the transaction identifier identifying the identity verification request, hashing the information associated with the remote user, and transmitting the hashed information to the server. The operations may also include receiving from the server, an indication of the authenticity of the user.

**[0007]** Consistent with another disclosed embodiment, a method for verifying an identity of a user is provided. The system may comprise operations performed by at least one processor. The operations may include receiving, from a server associated with an entity, a request to authenticate a remote user. The operations may also include transmitting, to a first computer device associated with the remote user, a request for credential information and receiving, from the first computer device, credential information associated with the remote user. The operations may also include transmitting, to the server associated with the entity, information identifying the request and receiving, from the server associated with the entity, first hash information. The operations may also include generating second hash information based on information associated with the user, comparing the first hash information with the second hash information, and transmitting, to the server associated with the entity, an indication based on the comparison.

**[0008]** Consistent with other disclosed embodiments, non-transitory computer-readable storage media may store program instructions, which are executed by at least one processor device and perform any of the methods described herein.

**[0009]** The foregoing general description and the following detailed description are exemplary and explanatory only and are not restrictive of the claims.

### BRIEF DESCRIPTION OF THE DRAWINGS

**[0010]** The accompanying drawings, which are incorporated in and constitute a part of this specification, illustrate several embodiments and, together with the description, serve to explain the disclosed principles. In the drawings:

**[0011]** FIG. 1 is a diagram of an exemplary system for verifying an identity of a user, consistent with disclosed embodiments.

**[0012]** FIG. 2 is a diagram of a user device, consistent with disclosed embodiments.

**[0013]** FIG. 3 is a schematic of an exemplary authentication server, consistent with disclosed embodiments.

**[0014]** FIG. 4 is a logical depiction of an exemplary authentication server, consistent with disclosed embodiments.

**[0015]** FIGS. 5A and 5B are examples of user interfaces, consistent with disclosed embodiments.

**[0016]** FIG. 6 is a flowchart of an exemplary authentication process, consistent with disclosed embodiments.

**[0017]** FIG. 7 is a flowchart of an exemplary process for providing new salt and/or pepper information, consistent with disclosed embodiments.

### DESCRIPTION OF THE EMBODIMENTS

**[0018]** Reference will now be made in detail to exemplary embodiments, examples of which are illustrated in the accompanying drawings and disclosed herein. Wherever

convenient, the same reference numbers will be used throughout the drawings to refer to the same or like parts.

**[0019]** Authentication systems may include methods of verifying a user based on known information related to the user. While such systems may encrypt sensitive information to protect users, they must still exchange this information. These systems may themselves be compromised, enabling theft of the sensitive information. Furthermore, sensitive information previously obtained through theft or fraud may be used to authenticate fraudulent transactions.

**[0020]** In contrast, systems and methods are provided herein for verifying an identity of a user without having to exchange personally identifiable information. In some embodiments, client systems may use the disclosed systems and methods to verify the identity of individuals attempting to access a service or resource. Disclosed embodiments may employ an authenticated event and an authenticated user to match an identity to the user asynchronously.

**[0021]** FIG. 1 depicts an exemplary system 100 for verifying an identity of a user. In accordance with disclosed embodiments, system 100 may include network 102, user device 104, user device 106, authentication server 108, and client server 110. Other components known to one of ordinary skill in the art may be included in system 100 to gather, process, transmit, receive, and provide information used in conjunction with the disclosed embodiments. The components and arrangements shown in FIG. 1 are not intended to limit the disclosed embodiments, as the components used to implement the disclosed processes and features may vary.

**[0022]** System 100 may be configured to enable client server 110 to rely on authentication server 108 to verify the identity of user 101. In some embodiments, this verification may use sensitive information provided independently to client server 110 and authentication server 108. In some embodiments, client server 110 may be configured to receive information from user 101 as a part of a request for access to a resource or service. Client server 110 may be configured to rely on authentication server 108 to verify the identity of user 101. In some aspects, authentication server 108 may be associated with an entity having an established relationship with user 101. For example, in previous interactions, user 101 may have established identification credentials with the entity. As an additional example, the entity may have previously received sensitive information of user 101. In some aspects, the established credential information and sensitive information may be accessible to authentication server 108. Authentication server 108 may be configured to provide user 101 a secure login using existing credentials and verify the login with a multi-factor authentication event. Client server 110 and authentication server 108 may each be configured to perform coordinated cryptographic hash functions on two sets of information, client server 110 hashing the information submitted as a part of the request and authentication server 108 hashing information existing in established records related to user 101. Authentication server 108 may compare the results of the two hash functions and, if the results match, notify client server 110 that the identity of user 101 has been verified.

**[0023]** Network 102 may comprise any type of computer networking arrangement used to exchange data. For example, network 102 may be the Internet, a private data network, a virtual private network using a public network, and/or other suitable connection(s) that enables system 100

to send and receive information between the components of system 100. Network 102 may also include a public switched telephone network (“PSTN”) and/or a wireless network such as a cellular network, WiFi network, or other known wireless network capable of bidirectional data transmission.

**[0024]** User device 104 may comprise a computing device capable of facilitating communication between user 101 and at least one of authentication server 108 and client server 110 (or another server), consistent with disclosed embodiments. In some aspects, user device 104 may comprise at least one of a personal computing device such as, for example, a mobile device with computing ability, a tablet, a smartphone, a wearable device such as Google Glass™ or a smart watch, and a personal computer such as a notebook, laptop, and desktop computer.

**[0025]** User device 106 may comprise at least one of a personal computing device such as, for example, a mobile device with computing ability, a tablet, smartphone, wearable device such as Google™ or smart watches, and a personal computer such as a notebook or desktop computer.

**[0026]** Authentication server 108 may include one or more computer-based systems including computer system components, desktop computers, workstations, tablets, hand held computing devices, memory devices, and/or internal network(s) connecting the components. Authentication server 108 may be owned and/or operated by an entity responsible for issuing and maintaining one or more accounts associated with a user 101. In some embodiments, authentication server 108 may be associated with one or more of a government entity (such as, e.g., a state government or department of motor vehicles), a bank, a credit card company, a credit bureau, a merchant, or any other entity that may issue and maintain one or more accounts or otherwise retain information about user 101. In some embodiments, authentication server 108 may store or have access to sensitive information related to user 101 such as personally identifying information (PII) or sensitive personal information (SPI). Such information may include, for example, a social security number, driver’s license number, address, phone number, answers to security questions, etc.

**[0027]** Client server 110 may be owned, operated, and/or associated with a third-party entity different from that of authentication server 108 and may be associated with any entity interacting remotely with user 101 over network 102. Client server 110 may be involved in one or more transactions initiated by user 101 using a device such as user device 104 or 106. For example, client server 110 may be associated with a merchant, vendor, healthcare organization, telecom organization, financial institution, or an online bank.

**[0028]** System 100 may include one or more databases (not shown in figures) that include one or more memory devices that store data and instructions used to perform one or more features of the disclosed embodiments. In some aspects, the database(s) may include any combination of one or more databases controlled by memory controller devices (e.g., server(s), etc.) or software, such as document management systems, Microsoft SQL databases, SharePoint databases, Oracle™ databases, Sybase™ databases, or other relational databases. In some embodiments, the database(s) may comprise an associative array architecture, such as a key-value storage, for storing and rapidly retrieving large amounts of information about an individual. In some embodiments, the database(s) may be configured to store

information associated with at least one of user device 104, user device 106 and user 101. For example, the database(s) may be configured to store at least one of PII and SPI associated with user 101.

[0029] FIG. 2 shows a diagram of an exemplary user device 104, consistent with disclosed embodiments. In some embodiments, user device 104 may include at least one of display 210, input/output (“I/O”) devices 220, one or more processors 230, memory 240, and antenna 270. In some aspects, memory 240 may be configured to store data 260 and one or more programs 250. In some embodiments, user device 106 may comprise any of the components of user device 104, and may comprise the same or similar components to those of user device 104.

[0030] Display 210 may include one or more LED indicator lights, a segmented LED display, an LCD screen, an Organic LED (OLED) screen, or any other type of display capable of providing information.

[0031] I/O devices 220 may include one or more devices that allow user device 104 to receive input from user 101 and provide feedback to user 101. I/O devices 220 may include, for example, one or more keyboards, mouse devices, buttons, switches, speakers, microphones, or touchscreen panels. In some embodiments, I/O devices 220 may be manipulated by user 101 to input information into user device 104. For example, when user device 104 is a smartphone, I/O devices 220 may include physical buttons on the smartphone, a microphone, a speaker, touchscreen, camera, or sensor.

[0032] Processor 230 may comprise a central processing unit (CPU), graphical processing unit (GPU), or similar microprocessor having one or more processing cores. Processor 230 may comprise one or more known processing devices, such as a microprocessor from the Pentium™ family manufactured by Intel™ or the Turion™ family manufactured by AMD™. Processor 230 may constitute a single core or multiple core processors that executes parallel processes simultaneously. For example, processor 230 may be a single core processor configured with virtual processing technologies. In certain embodiments, processor 230 may use logical processors to simultaneously execute and control multiple processes. Processor 230 may implement virtual machine technologies, or other known technologies to provide the ability to execute, control, run, manipulate, store, etc. multiple software processes, applications, programs, etc. In another embodiment, processor 230 may include a multiple-core processor arrangement (e.g., dual, quad core, etc.) configured to provide parallel processing functionalities to allow user device 104 to execute multiple processes simultaneously. One of ordinary skill in the art would understand that other types of processor arrangements could be implemented that provide for the capabilities disclosed herein.

[0033] Memory 240 may be a volatile or non-volatile, magnetic, semiconductor, tape, optical, removable, non-removable, or other type of storage device or tangible (i.e., non-transitory) computer-readable medium that stores one or more program(s) 250 and data 260.

[0034] Program(s) 250 may include operating systems (not shown) that perform known operating system functions when executed by one or more processors. By way of example, the operating systems may include Microsoft Windows™, Unix™, Linux™, Apple™ operating systems, Personal Digital Assistant (PDA) type operating systems, such as Microsoft CE™, or other types of operating systems.

Accordingly, disclosed embodiments may operate and function with computer systems running any type of operating system. User device 104 may also include communication software that, when executed by a processor, provides communications with network 102, such as Web browser software, tablet, or smart hand held device networking software, etc. User device 104 may be a device that executes mobile applications for performing operations consistent with disclosed embodiments, such as a tablet or mobile device.

[0035] FIG. 3 is a diagram of an exemplary authentication server 108 consistent with disclosed embodiments. As shown, authentication server 108 may include one or more processor 320, input/output (“I/O”) devices 330, memory 340 storing data 360 and programs 350 (including, for example, one or more server app(s) and/or operating system (s)), and a database 370. Authentication server 108 may be a single server or may be configured as a distributed computer system including multiple servers or computers that interoperate to perform one or more of the processes and functionalities associated with the disclosed embodiments.

[0036] Processor 320 may be one or more known processing devices, such as a single- or multiple-core processor that executes parallel processes simultaneously. For example, processor 320 may be a single core processor configured with virtual processing technologies. In certain embodiments, processor 320 may use logical processors to simultaneously execute and control multiple processes. Processor 320 may implement virtual machine technologies, or other known technologies to provide the ability to execute, control, run, manipulate, store, etc. multiple software processes, applications, programs, etc. In another embodiment, processor 320 may include a multiple-core processor arrangement (e.g., dual core, quad core, etc.) configured to provide parallel processing functionalities to allow authentication server 108 to execute multiple processes simultaneously. One of ordinary skill in the art would understand that other types of processor arrangements could be implemented that provide for the capabilities disclosed herein.

[0037] Authentication server 108 may also include one or more I/O devices 330 that may comprise one or more interfaces for receiving signals or input from devices and providing signals or output to one or more devices that allow data to be received and/or transmitted by authentication server 108. For example, authentication server 108 may include interface components that provide interfaces to one or more input devices, such as one or more keyboards, mouse devices, and the like, that enable authentication server 108 to receive input from an employee of the entity associated with the server or other operator of authentication server 108.

[0038] Authentication server 108 may include one or more storage devices configured to store information used by processor 320 (or other components) to perform certain functions related to the disclosed embodiments. In one example, authentication server 108 may include memory 340 that includes instructions to enable processor 320 to execute one or more applications, such as server applications, network communication processes, and any other type of application or software known to be available on computer systems. Alternatively or additionally, the instructions, application programs, etc. may be stored in an internal database 370 or external storage in communication with authentication server 108, such as a database or other

memory accessible over network **102**. Database **370** or other external storage may be a volatile or non-volatile, magnetic, semiconductor, tape, optical, removable, non-removable, or other type of storage device or tangible (i.e., non-transitory) computer-readable medium.

[**0039**] In one embodiment, authentication server **108** may include memory **340** that includes instructions that, when executed by processor **320**, perform one or more processes consistent with the functionalities disclosed herein. Methods, systems, and articles of manufacture consistent with disclosed embodiments are not limited to separate programs or computers configured to perform dedicated tasks. For example, authentication server **108** may include memory **340** that may include one or more programs **350** to perform one or more functions of the disclosed embodiments. Moreover, processor **320** may execute one or more programs located remotely from authentication server **108**. For example, authentication server **108** may access one or more remote programs, that, when executed, perform functions related to disclosed embodiments.

[**0040**] Programs **350** stored in memory **340** and executed by processor(s) **320** may include one or more server app(s) and/or operating system(s). Server app(s) may incorporate one or more account information apps that cause processor (s) **320** to execute one or more processes related to managing or transmitting information related to user profiles, user account activity, and/or verifying a user identity.

[**0041**] Memory **340** and database **370** may include one or more memory devices that store data and instructions used to perform one or more features of the disclosed embodiments. Memory **340** and database **370** may also include any combination of one or more databases controlled by memory controller devices (e.g., server(s), etc.) or software, such as document management systems, Microsoft SQL databases, Share Point databases, Oracle™ databases, Sybase™ databases, or other relational databases.

[**0042**] Authentication server **108** may also be communicatively connected to one or more remote memory devices (e.g., remote databases (not shown)) through network **102** or a different network. The remote memory devices may be configured to store information and may be accessed and/or managed by authentication server **108**. By way of example, the remote memory devices may be document management systems, Microsoft SQL database, SharePoint databases, Oracle™ databases, Sybase™ databases, or other relational databases. Systems and methods consistent with disclosed embodiments, however, are not limited to separate databases or even to the use of a database.

[**0043**] Client server **110** may include any of the configurations discussed above in relation to FIG. **3** for authentication server **108**. In client server **110**, however, programs **350** may comprise applications related to a business related to client server **110**. For example, if client server **110** is associated with an insurance company, programs **350** may comprise programs related to creating new insurance accounts, accessing account status, managing risk, and/or filing claims.

[**0044**] FIG. **4** is a logical depiction of a system **400**, including an example of authentication server **108**. Authentication Server **108** may include web application firewall **404**, consent interface **406**, multi-factor authentication **408**, OI DC service **410**, customer identity management **412**, customer identity database **414**, validation API **416**, and Salt/Pepper API **418**. In some embodiments these elements

may interact to enable the verification of the identity of user **101** without exchanging personally identifiable information with client system **110** or another system.

[**0045**] User **101** may access an account associated with authentication server **108** via a web browser executed by user device **106**. Communications between user device **106** and authentication server **108** may be routed through a web application firewall (WAF) **404** configured to thwart various attacks which could compromise authentication server **108**.

[**0046**] Authentication server **108** may also include consent interface software **406**. Consent interface **406** may generate warnings and disclaimers that must be acknowledged by user **101** before accessing particular features of authentication server **108**. Consent interface **406** may generate custom interfaces based on characteristics of user **101**, products or services that user **101** is associated with, or other factors.

[**0047**] Authentication server **108** may include multi-factor authentication software **408**. For example, multi-factor authentication software **408** may provide interfaces and interoperability with various systems to require multiple forms of evidence of identity before providing access to a resource. Multi-factor authentication may require two or more of knowledge factors (i.e., “something you know”), possession factors (i.e., “something you have”), and inheritance factors (i.e. “something you are”). Knowledge factors may include information intended to be known only by user **101**, such as a username and password combination, a personal identification number (PIN) or out of wallet questions either provided by user **101** at an earlier registration or assembled from information related to user **101** available to authentication server **108** but not the general public.

[**0048**] FIG. **5A** depicts an example of a username/password prompt displayed via user device **106** as an example of a knowledge factor that may be employed by authentication server **108**. Possession factors may include software or hardware tokens such as those marketed by RSA Security LLC, or may be implemented by contacting user **101** via an alternative known means of communication. In some embodiments, the tokens may be time sensitive. For example, as shown in FIG. **5B**, after providing a valid username and password via the interface shown in FIG. **5A**, a message may be sent to user device **104**, requesting approval of the login. This makes user device **104** the possession factor. In other embodiments, other similar communications channels such as email, SMS, or various other forms of electronic messaging may be used as a party of multi-factor authentication software **408**.

[**0049**] Authentication sever **108** may also include software implementing an authentication layer such as OpenID Connect (OIDC), for example OI DC service **410**. The authentication layer may allow authentication server **108** to manage user accounts and share information related to authenticated users with client servers through secure, standardized channels of communication. The use of OI DC is merely exemplary, and other means of authentication, such as other implementations of OAuth or OAuth 2.0 may be employed alternatively or additionally.

[**0050**] Authentication server **108** may include customer identity management software **412**. Customer identity management **412** may be a commercially available or proprietary system for organizing, storing, and/or retrieving customer data and may operate in communication with a customer identity database **414**.

[0051] Authentication server 108 may include application programming interfaces (APIs) such as validation API 416 and salt/pepper API 418. APIs 416 and 418 are not intended to be limiting, and any number of other APIs may be included in authentication server 108. Client server 110 may call APIs on authentication server 108 using a direct connection via network 102, or may employ external API gateway 402 to provide additional security and isolation. Further, APIs 416 and 418 may operate in isolation from other parts of authentication server 108, such as in a Demilitarized Zone (DMZ) or bastion host. Such isolation may provide protection to authentication server 108 from outside attempts at attack via APIs 416 and 418 and may also protect the data used in APIs 416 and 418 from exposure to any vulnerabilities that may be present within other parts of authentication server 108.

[0052] Validation API 416 may receive information related to user 101 and compare the received information with information known to authentication server 108. The results of the comparison may be reported to client server 110 or another entity involved in validating user 101's identity. Validation API 416 may compare information received from client server 110 with information held in customer identity database 414 or an external data source 415. The compared information may include one or more of plaintext, ciphertext, hashed values, or any other form or format of information. External data source 415 may comprise an external database or a third-party server operated by a partner entity such as a credit bureau or public records repository. Examples of validation API 416 are described in greater detail in relation to FIGS. 6 and 8.

[0053] Salt/pepper API 418 may provide cryptographic salt and/or pepper to client server 110 that may be used to secure information related to user 101 before providing the information to authentication server 108 via validation API 416. Any form or format of cryptographic salt and/or pepper may be used in various embodiments. Client server may call salt/pepper API 418 to request new salt. In some aspects, salt/pepper API 418 may in response create unique salt for client server 110 and provide the salt along with an identification number identifying the salt and an expiration date for the salt. Authentication server 108 may store a copy of the salt, identification number, and expiration date in a database such as customer identity database 414. In some embodiments, authentication server 108 may be configured to provide pepper in place of or in addition to salt. Other examples of salt/pepper API 418 are described in greater detail in relation to FIG. 7.

[0054] FIG. 6 is a flowchart of an exemplary authentication process 600. In some embodiments, process 600 may be carried out such that client server 110 may authenticate the identity of a user via authentication server 108 without transferring sensitive information between servers 110 and 108 in any form that could be converted back to the original sensitive information if intercepted. Process 600 is discussed below as being performed by authentication server 108, client server 110, and user devices 104 and 106. In some embodiments, however, some or all of the steps of process 600 may be performed by other or additional devices, such as, for example, a third-party server, or any other individual or distributed computing systems (not shown in figures). Client server 110 may be configured to redirect identification requests to authentication server 108, or another authentication server in steps 602-608. For example, client server

110 may be configured to receive information submitted by user 101 using a client device (e.g., at least one of client device 104 and 106). Client server 110 may be configured to request verification of the user from authentication server 108, based on the information submitted by user 101. Authentication server 108 may be configured to provide redirection information for redirecting the client device to authentication server 108. Authentication server 108 may be configured to perform a strong authentication event of user 101 in steps 612-622. For example, authentication server 108 may be configured to complete a secure login with multifactor authentication of user 101. Upon successful multifactor authentication, authentication server 108 may be configured to provide an indication of successful authentication to client server 110. Client server 110 may be configured to generate a first cryptographic hash for verifying user 101 in steps 624-628. In some aspects, the first cryptographic hash may depend on information received from a user device (e.g., at least one of user device 104 and 106). In some aspects, the first cryptographic hash may depend on information received from authentication server 108. For example, the first cryptographic hash may depend on at least one of cryptographic keys, a cryptographic salt, and a cryptographic pepper received from authentication server 108. Authentication server 108 may be configured to generate a second cryptographic hash for verifying user 101 in steps 630-634. In some aspects, the second cryptographic hash may depend on information received from user 101. In various aspects, the second cryptographic hash may depend on at least one of cryptographic keys, a cryptographic salt, and a cryptographic pepper stored by authentication server 108, or received by authentication server 108 from another system. Authentication server 108 may be configured to compare the first cryptographic hash and the second cryptographic hash to verify the identity of user 101 in steps 636-640. In some aspects, authentication server 108 may be configured to receive the first cryptographic hash from client server 110, or another system. In various aspects, authentication server 108 may be configured to compare the first cryptographic hash and the second cryptographic hash. In various aspects, authentication server 108 may be configured to provide an indication to the client server 110 based on the result of the comparison. For example, when the first cryptographic hash matches the second cryptographic hash, the authentication server 108 may be configured to provide an indication that user 101 has been verified to client server 110. Client server 110 may be configured to complete a process concerning user 101, provide a service to user 101, or enable user 101 to access to a resource based on this indication. As an additional example, when the first cryptographic hash fails to match the second cryptographic hash, the authentication server 108 may be configured to provide an indication that user 101 has not been verified to client server 110. Client server 110 may be configured to provide to user 101 an indication that user 101 has not been verified. These steps are described in greater detail below.

[0055] In step 602, user device 106 may transmit to client server 110 a request to access a resource or service associated with client server 110. The request to access the resource or service may require client server 110 to verify the identity of user 101. For example, user device 106 may access a website associated with client server 110 and request access to a resource or service intended only for user 101 and not for others. Practical examples of such requests

are numerous. For example, client server **110** may be associated with an insurance company and user device **106** may submit a request to create a new account associated with user **101** or to access user **101**'s claim history. As another example, client server **110** may be associated with a bank and user device **106** may submit a request to establish or to access an account. These examples are not intended to be limiting, as client server **110** may be associated with any of numerous types of entities and may require validation of user **101**'s identity for any number of reasons. Such verification may require one or more pieces of information that only user **101** is likely to know, such as out of wallet information. This information could include, for example, any of first name, last name, date of birth, social security number (SSN), phone number, personal identification number(s), license number(s), mother's maiden name, answer to a security question, employer information, or other information. Often, this information is sensitive information that must be protected from public disclosure. Client server **110** may provide an option to verify via the entity associated with authentication server **108**. In response to this option, user device **106** may send a request to client server **110** to verify the identity of user **101**.

[0056] At step **604**, client server **110** may receive the request from user device **106** and submit to authentication server **108** a request for an access token. The request may conform to an authentication standard such as OAuth, OAuth 2.0, and/or Open ID Connect.

[0057] At step **606** authentication server **108** may receive the request from client server **110** and assign it a unique ID, for example a globally unique identifier (GUID). Authentication server **108** may save the unique ID in association with user **101** in customer identity database **414** and transmit to client server **110** instructions to redirect user to authentication server **108**. The instructions may include for example, a URL which points to web page associated with authentication server **108**. The URL may include the assigned unique ID.

[0058] At step **608** client server **110** may associate the unique ID with the pending request and transmit the redirect instructions to user device **106**, client server **100** may modify the instructions such that the webpage associated with authentication server **108** is displayed within an interface employed by client server **110**. For example, the verification may take place as a part of a registration process with client server **110**. In this case, client server **110** may provide a redirect URL to user device **106** such that user device **106** displays the redirected web page in a popup above a registration interface or in a frame within the interface.

[0059] At step **610** user device **106** may follow the redirect instructions to communicate with authentication server **108**. For example, user device **106** may display a web page presenting user **101** an opportunity to sign in with credentials associated with the entity associated with authentication server **108**. An example of such a sign in page is shown in FIG. **5A**. In the example of **5A**, the interface provides an opportunity for user **101** to sign in using online banking credentials. Upon receiving input from user **101**, user device **106** may submit the credentials to authentication server **108**.

[0060] At step **612** authentication server **108** may verify the credentials received from user device **106**. Any means of authenticating the credentials may be used, for example any

variant of the OAuth or OAuth 2.0 authentication standards or any other authentication standard.

[0061] At step **614**, authentication server **108** may redirect user device **106** to a consent interface, for example an interface generated by consent interface **406**. At step **616**, user device **106** may submit an indication of consent to authentication server **108**.

[0062] At step **618**, authentication server **108** may initiate a multi-factor authentication challenge. The challenge may comprise one or more forms of multi-factor authentication, such as those described in relation to multi-factor authentication software **408**. For example, authentication server **108** may send a message to user **101** via a known means of communication with user **101**, such as an email address or mobile phone number associated with user **101**. The message may request user **101** to reply confirming the identity of user **101**. Alternatively, the message may be sent via a mobile application as shown in FIG. **5B**. In this example, user device **104** may display an interface identifying the entity involved in the identity verification and inviting user **101** to reply confirming the identity of user **101** (if user **101** did in fact initiate the verification). At step **620**, user device **104** may transmit an indication of approval to authentication server **108**.

[0063] At step **622**, authentication server **108** may generate and provide an access token to client server **110**. The access token may be any form of information that may facilitate access communication with authentication server **108**. For example, the token may be a transaction ID token identifying the particular verification transaction taking place and may be created based on the unique ID stored in customer identity database **414**.

[0064] At step **624** client server **110** may retrieve cryptographic salt and/or pepper information for use in a hash function. The cryptographic salt/pepper information may be any form or format of data provided to client server **110** by authentication server **108**, for example, via salt/pepper API **418** as described in relation to FIG. **4**.

[0065] At step **626** client server **110** may apply a one-way cryptographic function (i.e., a hash function) to sensitive information collected at step **602**. The hash function may be carried out with keys provided to client server **110** by authentication server **108** or otherwise known by authentication server **108**. The cryptographic salt and/or pepper retrieved at step **624** may be combined with the sensitive information prior to applying the hash function. Upon completion, the function may output information that cannot reasonably be reverted back to the input sensitive information. Various lengths and formats may be used. For example a separate hash function may be performed for each of date of birth, SSN, and last name resulting in a hashed token for each. Alternatively, client server **110** may perform the hash function on multiple pieces of sensitive information at once.

[0066] At step **628**, client server **110** may submit the hashed information to authentication server **108**. Along with the hashed information, client server **110** may also submit a transaction identification such as the transaction ID token received by client server **110** at step **622**. Client server **110** may also submit a token or other indication of which forms of sensitive information are included in the hashed information.

[0067] At step **630**, authentication server **108** may identify sensitive information associated with the transaction. The sensitive information may be identified by matching a

transaction ID token received with the hash information with a token saved in customer identity database 414 associating the transaction with user 101. Authentication server 108 may retrieve corresponding information from customer identity database 414 (or another database). A determination of which categories of information to retrieve may be based on a token or other indication, received from client server 110, indicating which forms of sensitive information are included in the hashed information.

[0068] At step 632 authentication server 108 may retrieve cryptographic salt and/or pepper information, from a database such as database 414, for use in a hash function. The salt and/or pepper may be specific to client server 110 and may be the same salt/pepper information used by client server 110 when applying the hashing function to the sensitive information.

[0069] At step 634 authentication server 108 may apply a hash function to the sensitive information. The hash function may be the same function used by client server 110 and may be carried out with the same keys and salt and/or pepper.

[0070] At step 636 authentication server 108 may compare the two sets of hashed sensitive data. If the same hash function, keys, and salt and/or pepper were used by client server 110 as used by authentication server 108, the result of the comparison may be a match if the sensitive information applied to the hash function was the same as the sensitive information identified by authentication server 108. Thus, a match may verify that the information corresponds to known information related to user 101, without transmitting that information over network 102 in any form that could reasonably be reverted to the original sensitive information.

[0071] At step 638 authentication server 108 may transmit a result of the match to client server 110. The transmitted result may be a Boolean (i.e., true or false) result.

[0072] At step 640 client server 110 may enable user 101 to access the requested resource or service requested in step 602 via user device 106.

[0073] In some embodiments, authentication server may require client servers such as client server 110 to periodically renew salt and/or pepper information. Renewal may prevent potential breach of data security if salt or pepper values are compromised. In such embodiments, authentication server 108 may include an API such as salt/pepper API 418 shown in FIG. 4. Client server 110 may transmit a request over network 102, calling salt/pepper API 418. In response to the request, authentication server 108 may provide new salt and/or pepper information which may include for example, new salt/pepper values, identifying information for the new values, and an expiration date for the new values. Authentication server 108 may also determine whether unexpired salt and/or pepper values exist for the particular client server involved in the request. If such values do exist, authentication server 108 may delete the existing values upon providing the new values to client server 110.

[0074] FIG. 7 depicts an exemplary process 700 for providing new salt and/or pepper information to client server 110. In step 702, authentication server 108 may receive hashed information from client server 110, for example as submitted in step 628 of FIG. 6. Authentication server 108 may determine whether salt and/or pepper information used to hash the received information is expired. For example, authentication server 108 may look up the date of creation of the salt and/or pepper based on an identification number

provided along with the hashed information and determine whether the elapsed time since that date exceeds a rule for salt and/or pepper age. Alternatively authentication server 108 may look up an expiration date assigned to the salt and/or pepper at the time of its creation.

[0075] If authentication server 108 determines that the salt and/or pepper used to hash the received information is not expired (step 702; NO) process 700 may pass to step 630 of process 600. If authentication server 108 determines that the salt and/or pepper is expired (step 702; YES) authentication server 108 may pass to step 704 of process 700. At step 704, authentication server 108 may send a message to client server 110, the message indicating that the client server's salt has expired and that the requested authentication cannot be completed.

[0076] In step 706, client server 110 may respond to a salt and/or pepper expired indication by calling salt/pepper API 418 with a request for new salt and/or pepper.

[0077] In step 708, authentication server 108 may receive the request via salt/pepper API 418. Authentication server 108 may generate and provide new salt/pepper information to client server 110. After providing the new salt and/or pepper information, process 700 may pass to step 626 of process 600, in which client server 110 may rehash the sensitive information based on newly provided salt/pepper information.

[0078] The foregoing description has been presented for purposes of illustration. It is not exhaustive and is not limited to the precise forms or embodiments disclosed. Modifications and adaptations of the embodiments will be apparent from consideration of the specification and practice of the disclosed embodiments. As an example, hashing sensitive information at client server 110 and authentication server 108 and then matching the information at authentication server 108 may take place before presenting user 101 an opportunity to verify via authentication server 108. The individual steps in this variation may be similar to those described in relation to FIG. 6. Numerous other variations may be apparent to those of skill in the art.

[0079] In another example, system 100 may include one or more intermediary servers (not shown in FIG. 1). An intermediary server may, for example, be associated with a provider of verification services. In an embodiment, client server 110 may receive a request (such as described in step 602), requiring verification of the identity of the user 101 associated with the request. Client server 110 may transmit the request for identity verification, via a secure channel, to the intermediary server. The intermediary server may send a request for identity verification, to authentication server 108, at which point the steps of process 600 may resume at step 606. In some embodiments, the intermediary server may send the request to authentication server 108 on a conditional basis. For example, the intermediary server may send the request to authentication server 108 after one or more databases internal or external to the intermediary server (e.g., a credit bureau) are unable to verify user 101. Alternatively, the intermediary server may send the request to multiple authentication servers 108 or may identify that user 101 is a customer of an entity associated with one of a plurality of authentication servers 108, sending the request to the identified authentication server.

[0080] Computer programs based on the written description and methods of this specification are within the skill of a software developer. The various programs or program

modules can be created using a variety of programming techniques. For example, program sections or program modules can be designed in or by means of Java, C, C++, assembly language, or any such programming languages. One or more of such software sections or modules can be integrated into a computer system, non-transitory computer-readable media, or existing communications software. Further, the described implementations include hardware and software, but systems and methods consistent with the present disclosure can be implemented as hardware alone. [0081] Moreover, while illustrative embodiments have been described herein, the scope includes any and all embodiments having equivalent elements, modifications, omissions, combinations (e.g., of aspects across various embodiments), adaptations or alterations based on the present disclosure. The elements in the claims are to be interpreted broadly based on the language employed in the claims and not limited to examples described in the present specification or during the prosecution of the application, which examples are to be construed as non-exclusive. Further, the steps of the disclosed methods can be modified in any manner, including by reordering steps or inserting or deleting steps. It is intended, therefore, that the specification and examples be considered as exemplary only, with a true scope and spirit being indicated by the following claims and their full scope of equivalents.

**1-20.** (canceled)

**21.** A system for authenticating the identity of a remote user, the system comprising:

at least one processor; and

a non-transitory computer readable medium containing instructions, that when executed by the at least one processor, cause the system to perform operations comprising:

receiving, from a server associated with an entity, a request to authenticate a remote user, the request including first hash information, and the first hash information including an identification of first cryptographic information used to create the first hash information.

determining, based on the identification, that the first cryptographic information is expired;

transmitting, to the server, a first indication of the determination;

receiving, from the server, a request for second cryptographic information;

generating the second cryptographic information; and transmitting, to the server, the generated second cryptographic information.

**22.** The system of claim **21**, wherein the operations further comprise:

receiving, from the server, second hash information, the second hash information including an identification of the generated second cryptographic information;

generating third hash information based on information associated with the user;

comparing the second hash information with the third hash information; and

transmitting, to the server associated with the entity, a second indication based on the comparison.

**23.** The system of claim **22**, wherein the second hash information includes an indication of one or more categories of information used to create the second hash information.

**24.** The system of claim **23**, wherein generating the third hash information comprises generating the third hash information based on the indication of one or more categories of information used to create the second hash information.

**25.** The system of claim **22**, wherein generating the third hash information comprises generating the third hash information based on the second cryptographic information.

**26.** The system of claim **21**, wherein the first and second cryptographic information comprise cryptographic salt.

**27.** The system of claim **21**, wherein the first and second cryptographic information comprise cryptographic pepper.

**28.** The system of claim **21**, wherein the operations further comprise submitting, to a computer device associated with the user, a multi factor authentication challenge.

**29.** A method for authenticating the identity of a remote user, the method comprising:

receiving, from a server associated with an entity, a request to authenticate a remote user, the request including first hash information, and the first hash information including an identification of first cryptographic information used to create the first hash information;

determining, based on the identification, that the first cryptographic information is expired;

transmitting, to the server, a first indication of the determination;

receiving, from the server, a request for second cryptographic information;

generating the second cryptographic information; and

transmitting, to the server, the generated second cryptographic information.

**30.** The method of claim **29**, wherein the operations further comprise:

receiving, from the server, second hash information, the second hash information including an identification of the generated second cryptographic information;

generating third hash information based on information associated with the user;

comparing the second hash information with the third hash information; and

transmitting, to the server associated with the entity, a second indication based on the comparison.

**31.** The method of claim **30**, wherein the second hash information includes an indication of one or more categories of information used to create the second hash information.

**32.** The method of claim **31**, wherein generating the third hash information comprises generating the third hash information based on the indication of one or more categories of information used to create the second hash information.

**33.** The method of claim **30**, wherein generating the third hash information comprises generating the third hash information based on the second cryptographic information.

**34.** The method of claim **29**, wherein the first and second cryptographic information comprise cryptographic salt.

**35.** The method of claim **29**, wherein the first and second cryptographic information comprise cryptographic pepper.

**36.** The method of claim **29**, wherein the operations further comprise submitting, to a computer device associated with the user, a multi factor authentication challenge.

**37.** A system for authenticating the identity of a remote user, the system comprising:



at least one processor; and  
a non-transitory computer readable medium containing instructions, that when executed by the at least one processor, cause the system to perform operations comprising:  
receiving an identity verification request from a device associated with a remote user, the request including information associated with the remote user;  
transmitting, to a server, a request to authenticate the remote user, the request including first hash information, and the first hash information including an identification of first cryptographic information;  
receiving, from the server, a first indication that the first cryptographic information is expired;  
transmitting, to the server, a request for second cryptographic information;  
receiving, from the server, second cryptographic information.

generating second hash information based on the second cryptographic information,  
transmitting the second hash information to the server;  
and  
receiving, from the server, a second indication based on the second hash information.

**38.** The system of claim **37**, wherein the first and second cryptographic information comprise one or more of cryptographic salt and cryptographic pepper.

**39.** The system of claim **37**, wherein the transmitted first and second hash information include an indication of one or more categories of information used to hash the information.

**40.** The system of claim **37**, wherein the first hash information is based at least in part on the information associated with the remote user.

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