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(54) **SYSTEM AND METHOD FOR PIN ENTRY ON MOBILE DEVICES**

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(60) Provisional application No. 61/736,116, filed on Dec. 12, 2012.

(57)

ABSTRACT

A system for entering a secure Personal Identification Number (PIN) into a mobile computing device includes a mobile computing device and a peripheral device that are connected via a data communication link. The mobile computing device includes a mobile application and a display and the mobile application runs on the mobile computing device and displays a grid on the mobile computing device display. The peripheral device includes a display and an encryption engine, and the peripheral device display displays a grid corresponding to the grid displayed on the mobile computing device display. Positional inputs on the mobile computing device grid are sent to the peripheral device and the peripheral device decodes the positional inputs into PIN digits and generates an encrypted PIN and then sends the encrypted PIN back to the mobile computing device.

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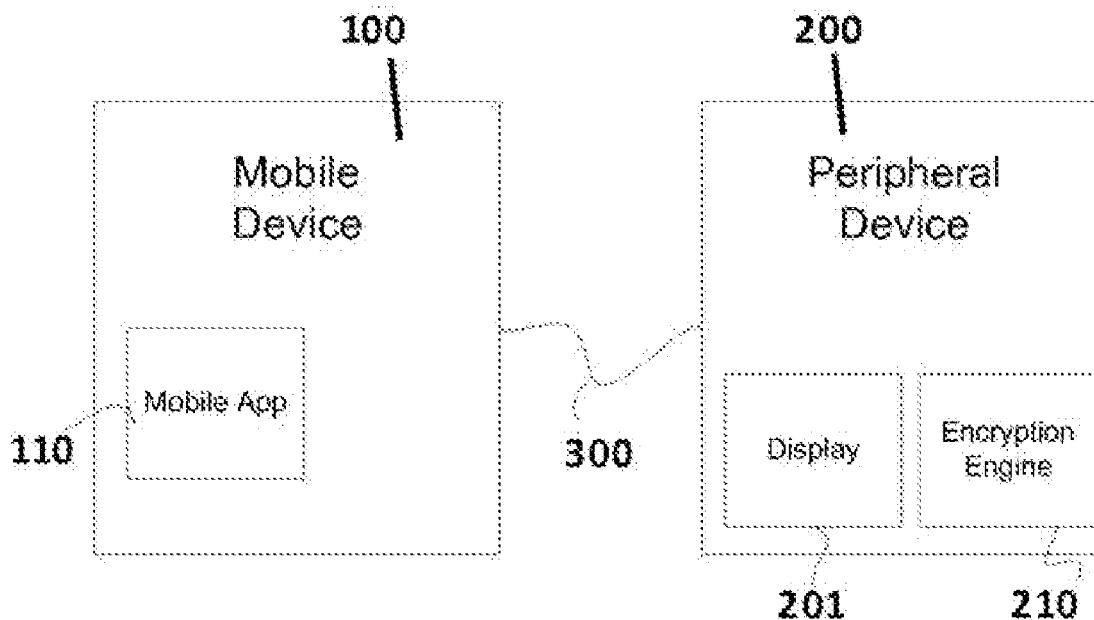
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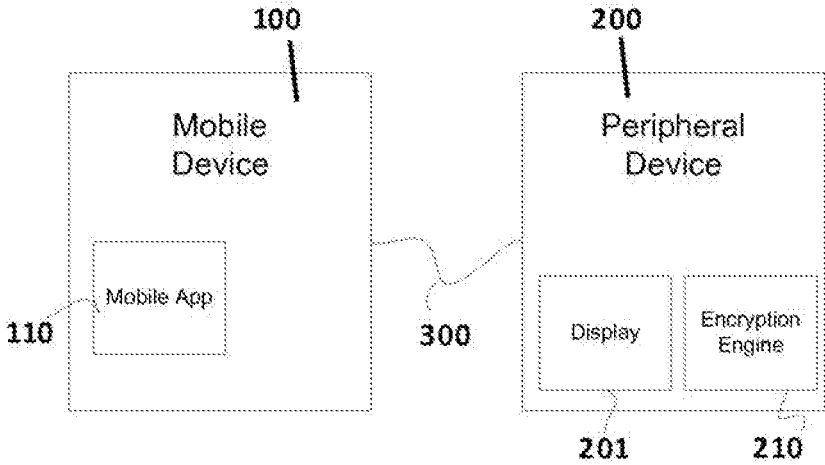


FIG. 1

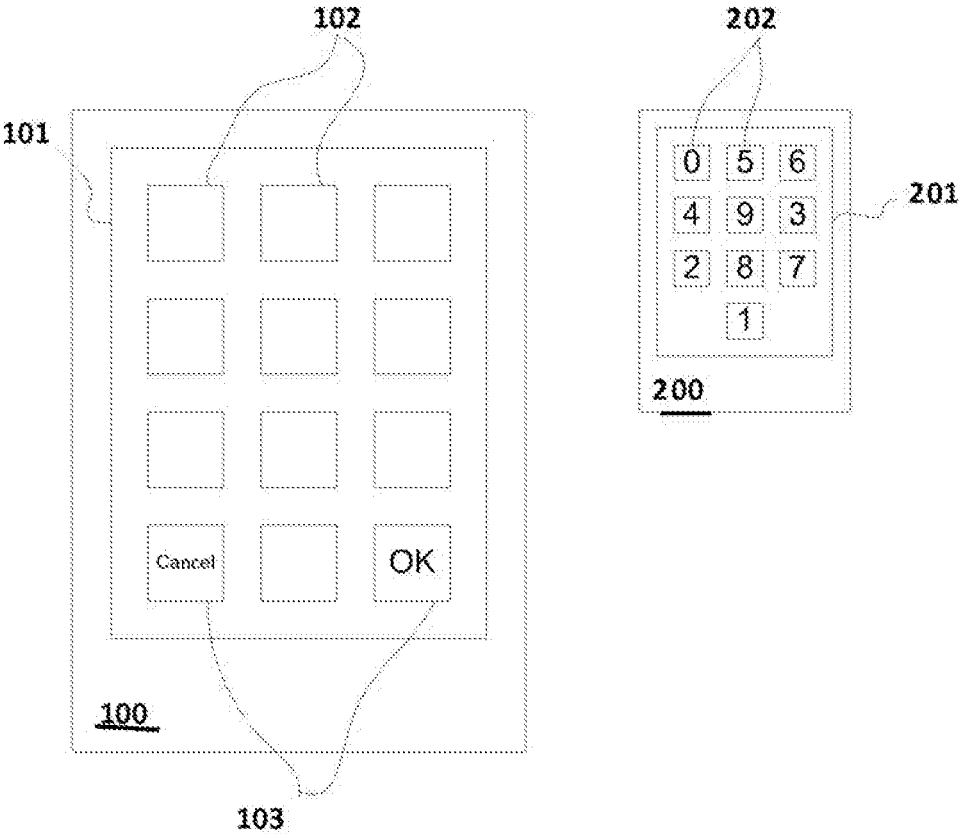


FIG. 2

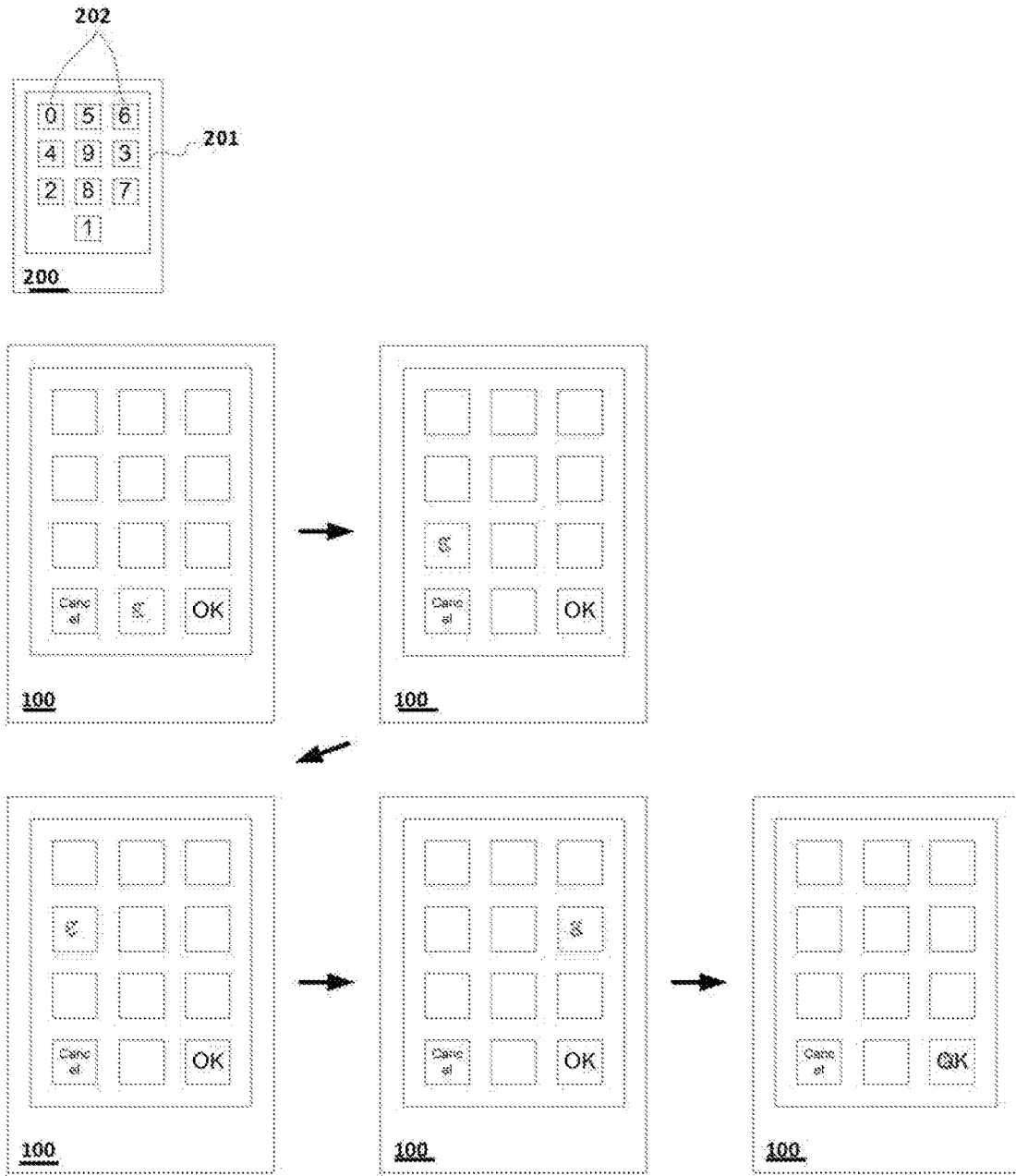


FIG. 3

**SYSTEM AND METHOD FOR PIN ENTRY
ON MOBILE DEVICES****CROSS-REFERENCE TO RELATED
APPLICATIONS**

[0001] This application is a continuation of U.S. Continuation application Ser. No. 16/165,226, filed Oct. 19, 2018, and entitled SYSTEM AND METHOD FOR PIN ENTRY ON MOBILE DEVICES (Atty. Dkt. No. BBPS60-34320), which is a continuation of U.S. patent application Ser. No. 14/100,076, filed on Dec. 9, 2013, entitled SYSTEM AND METHOD FOR PIN ENTRY ON MOBILE DEVICES (Atty. Dkt. No. BBPS60-32287) and which issued as U.S. Pat. No. 10,108,796, on Oct. 23, 2018, and which claims priority to and the benefit of U.S. Provisional Patent Application No. 61/736,116, filed on Dec. 12, 2012, entitled SYSTEM AND METHOD FOR PIN ENTRY ON MOBILE DEVICES, the specifications of which are incorporated by reference herein in their entirety.

TECHNICAL FIELD

[0002] The present invention relates to a system and a method for PIN entry on mobile computing devices.

BACKGROUND

[0003] Portable personal computing devices such as smart phones, Personal Digital Assistant, portable computers, tablet computers and audio devices such as digital music players have become ubiquitous in recent years. This opens up the possibility of many different mobile applications such as mobile banking, mobile payment, mobile commerce, and person-to-person money transfer, among others.

[0004] One of most important aspects of these applications is the authentication of the user and verification of the identity. In many systems, the authentication is done by using a 4 to 12 digits number called a Personal Identification Number (PIN). The PIN is a number known only to that person and not to anyone else. In multiple factor authentication systems, a combination of “something you know”, “something you have” and “something you are” is used. “Something you have” can be a digital token, a card. “Something you are” is some biometrics like facial characteristics, fingerprints, voice, iris or retina scan or even DNA. PIN, password and personal information such as date of birth fall into the category of “something you know”.

[0005] For payment cards, PIN is the most sensitive piece of information used for authentication. There are Payment Card Industry (PCI) regulations or other industrial standards that govern how the PIN should be handled by a terminal that accepts a PIN. In the past, PINs are entered by specially designed PIN-entry devices (PEDs). These PIN entry devices are tamper-resistant, and because of the stringent security requirements, are usually very expensive.

[0006] Accepting PIN entry by using software running on mobile devices and by using the keys or touch screens on the mobile devices are inherently insecure because of malwares, Trojan horses or hacked operating systems. It is possible that keyloggers and screen capturers can capture the user input and then send it to hackers. One of the challenges in the design of a mobile terminal is how to allow a mobile phone to accept a PIN securely. Therefore, there is a need for a system and a method for secure and yet convenient PIN entry.

SUMMARY

[0007] The invention provides a secure and convenient way for PIN entry on a mobile computing device with the use of a peripheral device.

[0008] In general, in one aspect, the invention features a system for entering a secure Personal Identification Number (PIN) into a mobile computing device. The system includes a mobile computing device and a peripheral device. The mobile computing device includes a mobile application and a display and the mobile application is configured to run on the mobile computing device and to display a grid on the mobile computing device display. The peripheral device includes a display and an encryption engine, and the peripheral device display is configured to display a grid corresponding to the grid displayed on the mobile computing device display. The peripheral device is connected to the mobile computing device via a data communication link. Positional inputs on the mobile computing device grid are configured to be sent to the peripheral device and the peripheral device is configured to decode the positional inputs into PIN digits and to generate an encrypted PIN and then to send the encrypted PIN back to the mobile computing device.

[0009] Implementations of this aspect of the invention may include one or more of the following features. The mobile application is configured to display the grid on the mobile computing device without showing any digits. The grid displayed on the peripheral device includes a randomized grid of digits. The grid displayed on the peripheral device is configured to randomize the position of each digit on the grid after each positional input. The encryption engine in the peripheral device is configured to store one or more cryptographic keys and the one or more cryptographic keys are used for encrypting PIN and/or data. The encryption engine in the peripheral device is configured to perform cryptographic operations comprising encryption, decryption, digital signature, hashing, and random number generation. The data communication link comprises a wired data communication link and the wired data communication link comprises one of USB, Firewire, RS232 or audio jack interface. The data communication link comprises a wireless data communication link and the wireless data communication link comprises one of WiFi, Bluetooth, Infrared, or NFC interface. The peripheral device comprises one of magnetic card reader, EMV card reader, NFC reader, keypad, or biometrics readers. The mobile computing device comprises one of mobile phones, personal digital assistants (PDAs), netbooks, tablet computers, notebook computers, electronic readers, digital music players, digital video players, or game consoles. Positional inputs on the mobile computing device are provided via one of touch screens, mouse clicks, track ball, or eyeball movement tracking devices.

[0010] In general, in one aspect, the invention features a method for entering a secure Personal Identification Number (PIN) into a mobile computing device including the following. Providing a mobile computing device comprising a mobile application and a display. The mobile application is configured to run on the mobile computing device and to display a grid on the mobile computing device display. Next, providing a peripheral device comprising a display and an encryption engine. The peripheral device display is configured to display a grid corresponding to the grid displayed on the mobile computing device display. The peripheral device is connected to the mobile computing device via a data

communication line Next, providing positional inputs on the mobile computing device and wherein the positional inputs are configured to be sent to the peripheral device and the peripheral device is configured to decode the positional inputs into PIN digits and to generate an encrypted PIN and then to send the encrypted PIN back to the mobile computing device.

[0011] The details of one or more embodiments of the invention are set forth in the accompanying drawings and description below. Other features, objects and advantages of the invention will be apparent from the following description of the preferred embodiments, the drawings and from the claims.

BRIEF DESCRIPTION OF THE DRAWINGS

[0012] FIG. 1 shows a mobile computing device and a peripheral device connected together via the wired or wireless data communication link;

[0013] FIG. 2 shows a randomized key grid display on the peripheral device and a without the digits shown on the mobile computing device; and

[0014] FIG. 3 illustrates the sequence of positions pressed on the mobile communication device grid to enter the PIN sequence "1243" using the randomized grid pattern in the peripheral device grid.

DETAILED DESCRIPTION

[0015] The present invention describes a system and the method for entering a PIN on mobile computing devices in a secure and convenient manner. A representation of a digits grid is shown on a peripheral device and the actual input captures are done on a separate mobile computing device. Positional information captured on the mobile computing device is mapped back into its PIN representation on the peripheral device. This separation adds another layer of security to the PIN input process that can help reduce the complexity of the design of both the mobile phone application and the peripheral device.

[0016] Referring to FIG. 1, a peripheral device 200 and a mobile computing device 110 are connected together through a data communication link 300. The data communication link 300 may be a wired connection or a wireless connection. The wired connection may be implemented via one of USB, Firewire, RS232 or audio jack interface. The wireless connection may be implemented via one of WiFi, Bluetooth, Infrared, NFC or other forms of data coupling.

[0017] When PIN entry is required, the peripheral device 200 displays a randomized grid of digits 201 and keys 202, as shown in FIG. 2. A software application 110 on the mobile computing device 100 displays a corresponding grid 101 of the same arrangement without the digits shown on the key positions 102. The PIN is entered in the mobile computing device 100 by pressing the corresponding key positions 102 on the grid 101 shown on the mobile computing device 100 relative to the key positions 202 on the grid 201 shown on the peripheral device 200. After each key press on the mobile computing device grid 101, the position is sent to the peripheral device 200 and from the relative position of the key press, the PIN digits intended to be entered are computed by the peripheral device 200, processed and sent back to the mobile computing device 100 in an encrypted or otherwise cryptographically secure format. In one example, the format is an Encrypted PIN Block (EPB) format. The

EPB can be further transmitted to other parties such as a payment processor gateway for further processing.

[0018] The peripheral device 200 is used to generate and display a randomized grid of digits on its display 201. The display 201 may be one of LCD displays, LED displays, plasma or seven segment displays. In the peripheral device 200, there is an encryption engine 210 capable of decoding the inputs from the mobile application 110 and encode the PIN into a secure format such as an Encrypted PIN Block (EPB).

[0019] Mobile application 110 runs on the mobile computing device 100 and communicates with the peripheral device 200 through the data communication link 300. When PIN entry is required, the mobile application 110 tells the peripheral device 200 to generate and display the randomized number grid 201, as shown in FIG. 2. The mobile phone 100 displays a corresponding grid 101 without the numbers. Function keys 103, such as "Cancel", "Back", "OK" and "Enter" are also shown on the mobile phone 100.

[0020] When a user wants to enter a number, the corresponding position on grid 101 displayed by the mobile phone application 110 is pressed, touched or otherwise indicated by a position pointing device or methods. This position pointing device or method may be one of touch screens, mouse click, track ball, or eyeball movement tracking devices. In one example, pressing the top-right square on the grid 101 on the mobile phone 100 means the user intends to enter the digit "6", as shown in FIG. 2.

[0021] There are no numbers shown on the mobile phone grid display 101 and the mobile phone application 110 has no way of knowing what positions correspond to which numbers. In this way, even if the mobile phone 100 is infected with malware such as keyloggers and screen capturers, it will be impossible for the malware to recover the PIN entered.

[0022] FIG. 3 illustrates the user actions to enter the PIN sequence "1243". The four positions corresponding to the "1", "2", "4" and "3" shown on the peripheral device 200 are pressed sequentially. After each key press, the mobile application 110 sends the position data to the peripheral device 200 and the peripheral device 200 uses the positional information to decode which digit is inputted. After the four PIN digits are entered, the "OK" key is pressed and the mobile application 110 tells the peripheral device 200 that all digits have been entered. The peripheral device 200 then processes and encrypts the input positions and sends back an encrypted output of the PIN.

[0023] In this example, the randomized grid 201 does not shuffle after each key press. However, in other examples grid 201 randomizes the position of the displayed digits after every keypress.

[0024] It is understood that the invention applies to all mobile computing devices including, but not limited to, mobile phones, personal digital assistants (PDAs), netbooks, tablet computers, notebook computers, electronic readers, digital music players, digital video players, game consoles, among others.

[0025] Several embodiments of the present invention have been described. Nevertheless, it will be understood that various modifications may be made without departing from the spirit and scope of the invention. Accordingly, other embodiments are within the scope of the following claims.

What is claimed is:

1. A method to enable entry of a secure Personal Identification Number (PIN), the method comprising:

establishing a data communication link with a first device using a second device, wherein the first device includes a first display device, and the second device includes a second display device;

receiving, by the second device via the data communication link, a request generated by an application running on the first device, wherein the application displays a first device grid on the first display device for positional input capture, and wherein the request is a request to generate a second device grid;

generating and displaying the second device grid on the second device display based on the received request, wherein the second device grid comprises a representation of a digits grid, wherein the representation is not displayed on the first device grid, and wherein the displaying of the representation enables secure entry of positional inputs on the first device grid;

receiving, by the second device, positional inputs captured from the first device grid;

decoding, by the second device, the received positional inputs into PIN digits;

generating, via an encryption engine of the second device, an encrypted PIN from the decoded PIN digits; and

transmitting, by the second device, the encrypted PIN back to the first device.

2. A system for secure entry of a Personal Identification Number (PIN) at a first device comprising a first device display, the system comprising:

a second device including a second display device and an encryption engine, wherein an application runs on the first device and displays a first device grid for positional input capture on the first device display, and wherein the second device is configured to:

couple to the first device via a data communication link, receive a request from the application to generate and display a second device grid, wherein the request is transmitted via the data communication link,

generate the second device grid,

display the generated second device grid based on the received request, wherein the second device grid comprises a representation of a digits grid not displayed on the first device grid, and wherein the displaying of the representation of the digits grid enables a user to securely enter positional inputs on the first device grid,

receive positional inputs from the first device, decode the received positional inputs into PIN digits, generate, via the encryption engine, an encrypted PIN from the decoded PIN digits, and

transmit the encrypted PIN to the first device.

3. A system to enable entry of a secure Personal Identification Number (PIN) using a first device including a first display device, and a second device including a second display device and an encryption engine, the system comprising:

an application configured to run on the first device, wherein the application is further configured to:

display a first device grid on the first device display for positional input capture;

generate a request to generate a second device grid;

transmit the request over a data communication link to the second device;

wherein, based on the transmission of the request, the second device generates and displays the second device grid on a peripheral device display in response to the request,

wherein the second device grid includes a representation of a digits grid not displayed on the first device grid, and

wherein the displaying of the representation of the digits grid enables secure entry of positional inputs on the first device grid;

transmit positional inputs captured from the first device grid to the second device, wherein, based on the transmission of the entered positional inputs, the second device decodes the entered positional inputs into PIN digits and generates an encrypted PIN using the encryption engine; and

receive, from the second device, the encrypted PIN.

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