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(54) **ASYMMETRIC CRYPTO-GRAPHY WITH ROLLING KEY SECURITY**

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H04L 9/08 (2006.01)

(52) **U.S. Cl.** **713/189**; 713/193; 713/194; 380/286; 380/277; 380/278; 726/26

(58) **Field of Classification Search** 380/286
See application file for complete search history.

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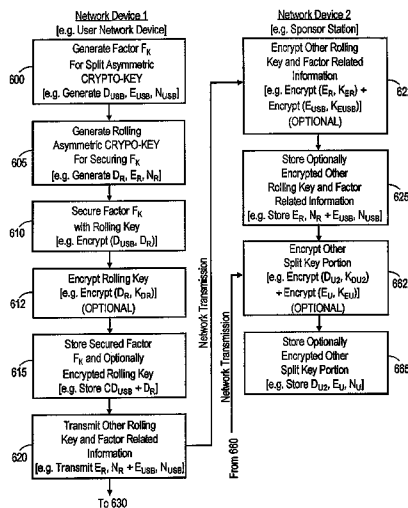
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(57) **ABSTRACT**

A system for securing information, includes a processor and storage device. The storage device stores information encrypted with one of a first private rolling key and a first public rolling key of an a first asymmetric rolling crypto-key, along with the one first rolling key. The processor has the logic to direct transmission, via a network, of proof of knowledge of the stored one first rolling key to authenticate a user, and of a request for the other of the first private rolling key and the first public rolling key. The processor receives the other first rolling key via the network, responsive to the directed transmission. The processor then decrypts the stored encrypted information with the received other first rolling key, and generates a second asymmetric rolling crypto-key having a second private rolling key and a second public rolling key. The processor encrypts the information with one of the second private rolling key and the second public rolling key. The processor also directs transmission of the other of the second private rolling key and the second public rolling key via the network. The storage device stores the information encrypted with the one second rolling key and the one second rolling key itself.

15 Claims, 11 Drawing Sheets



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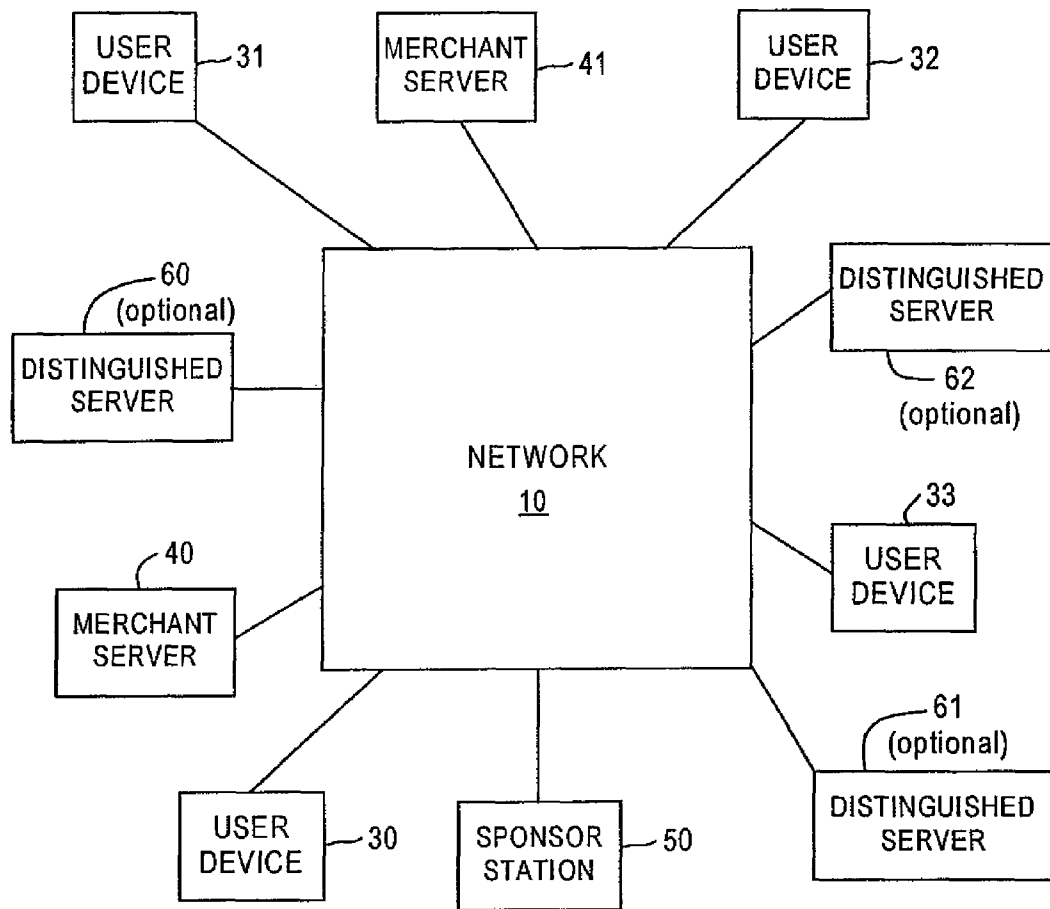


FIG. 1

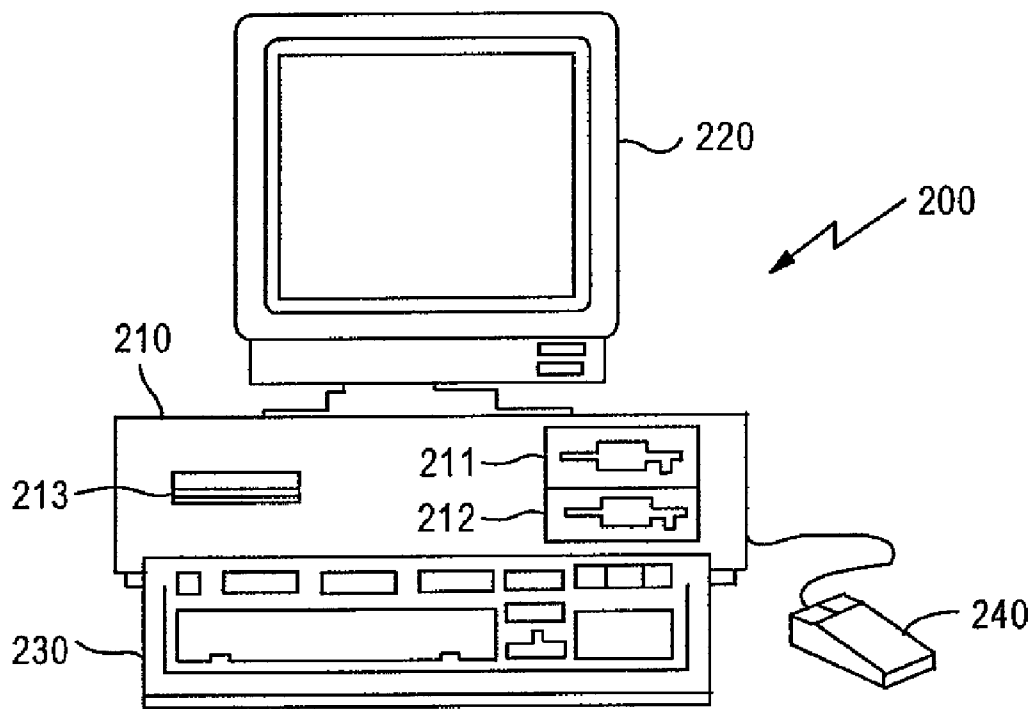


FIG. 2

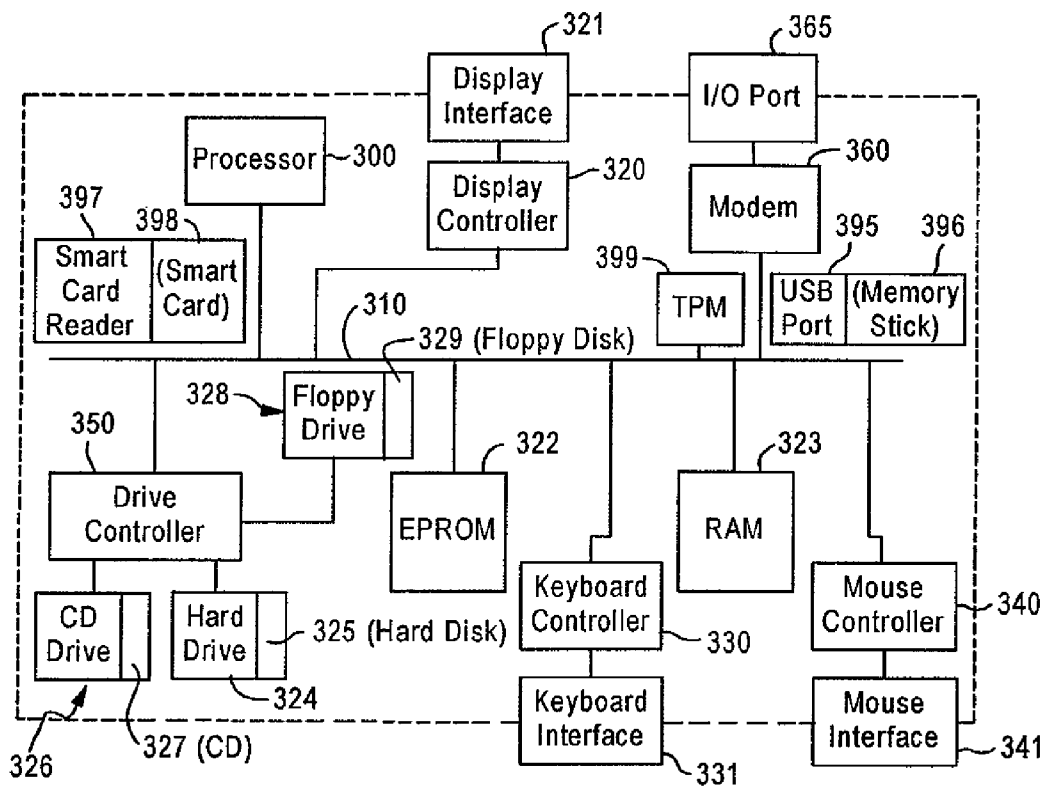


FIG. 3

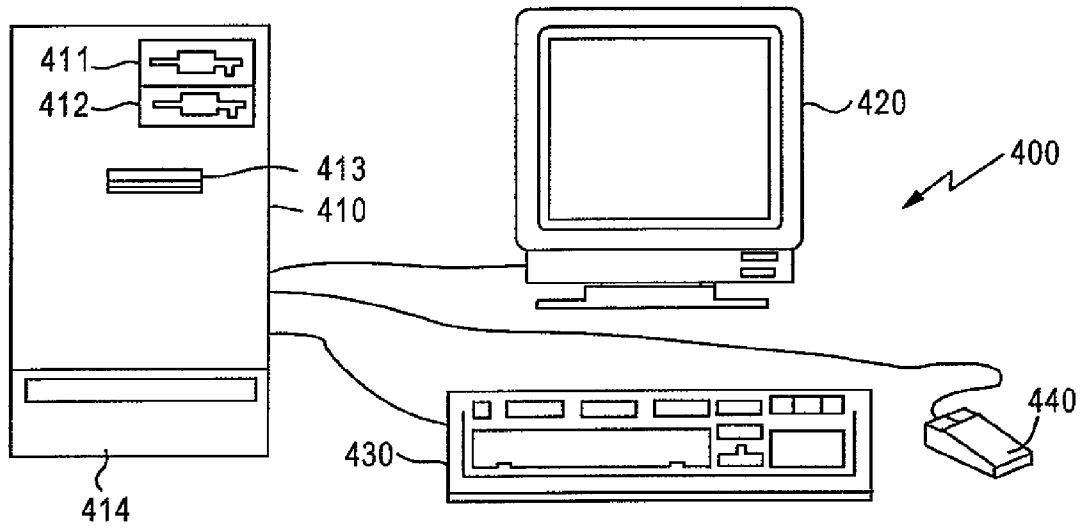


FIG. 4

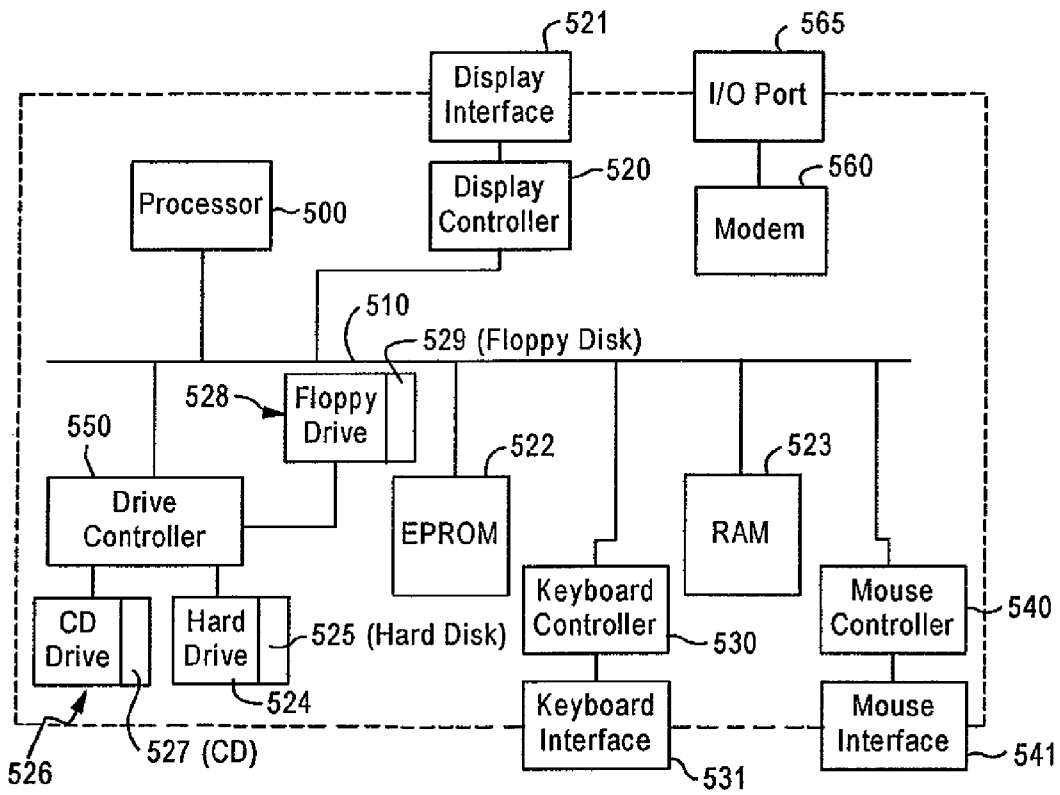


FIG. 5

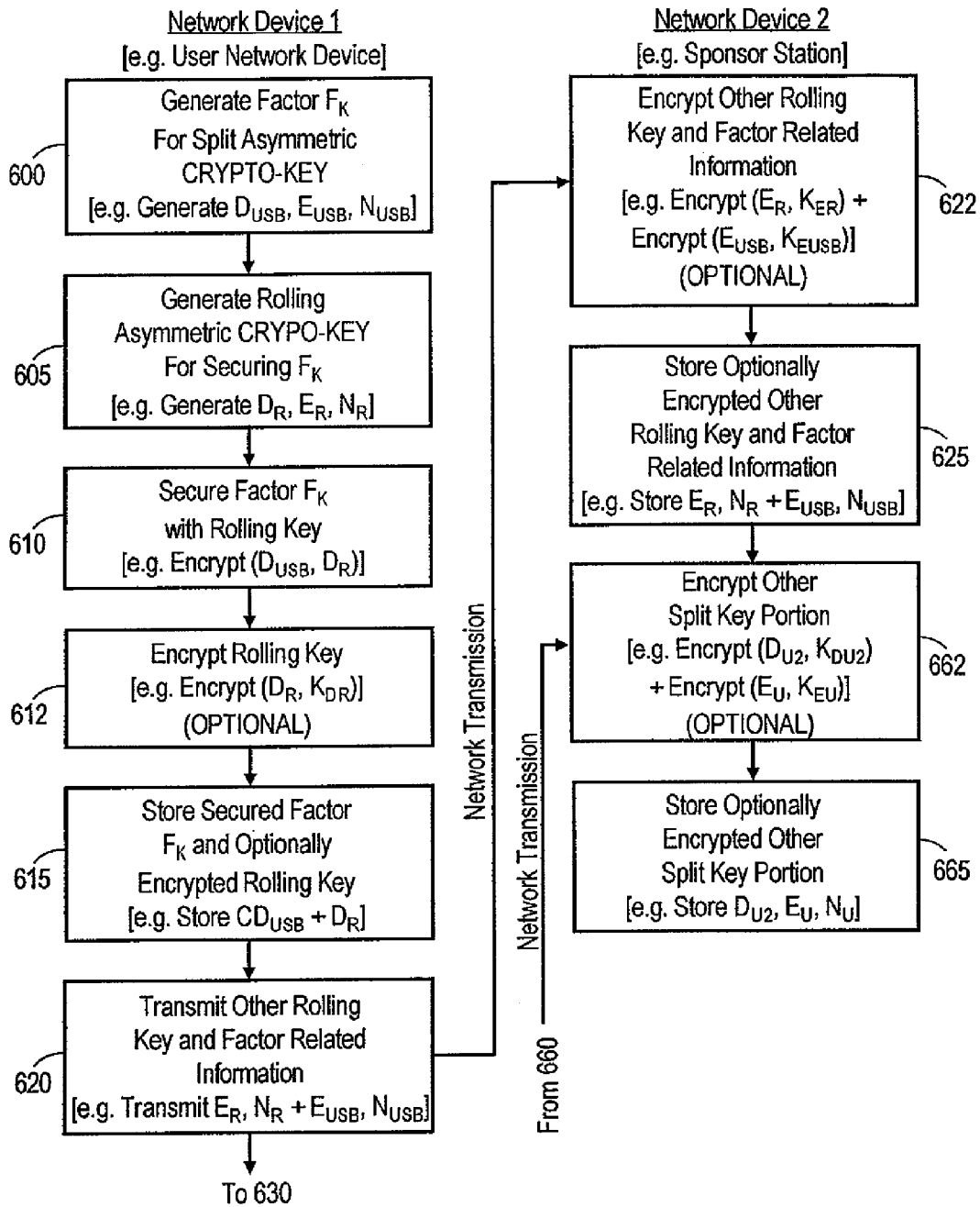


FIG. 6A

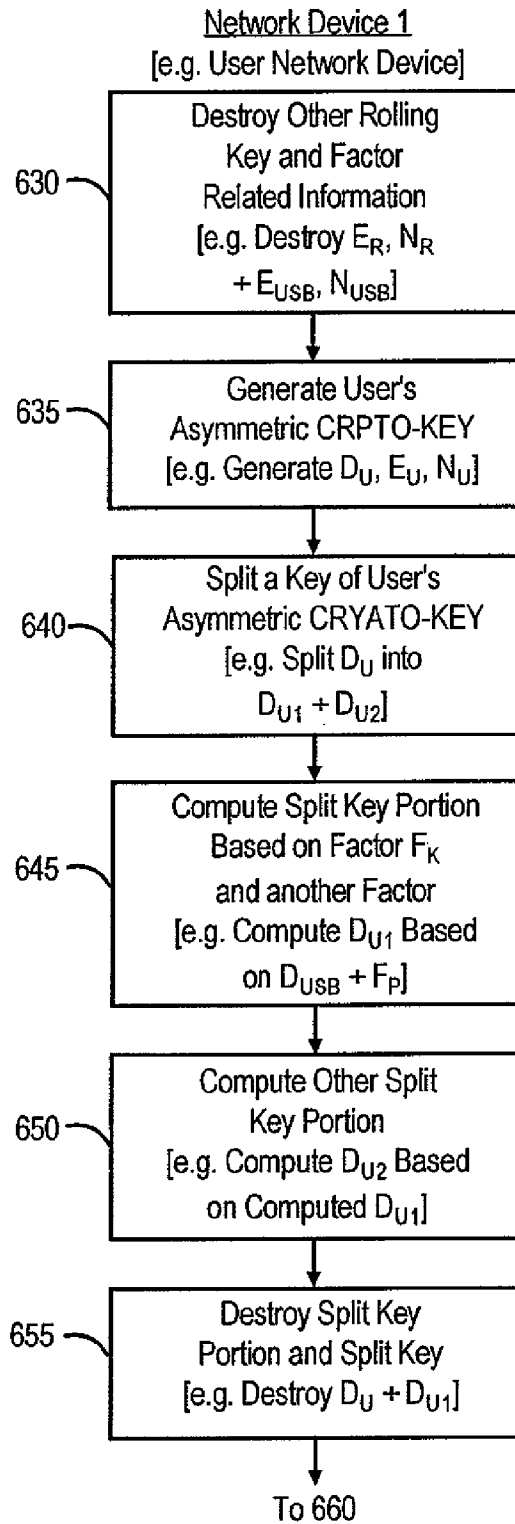


FIG. 6B

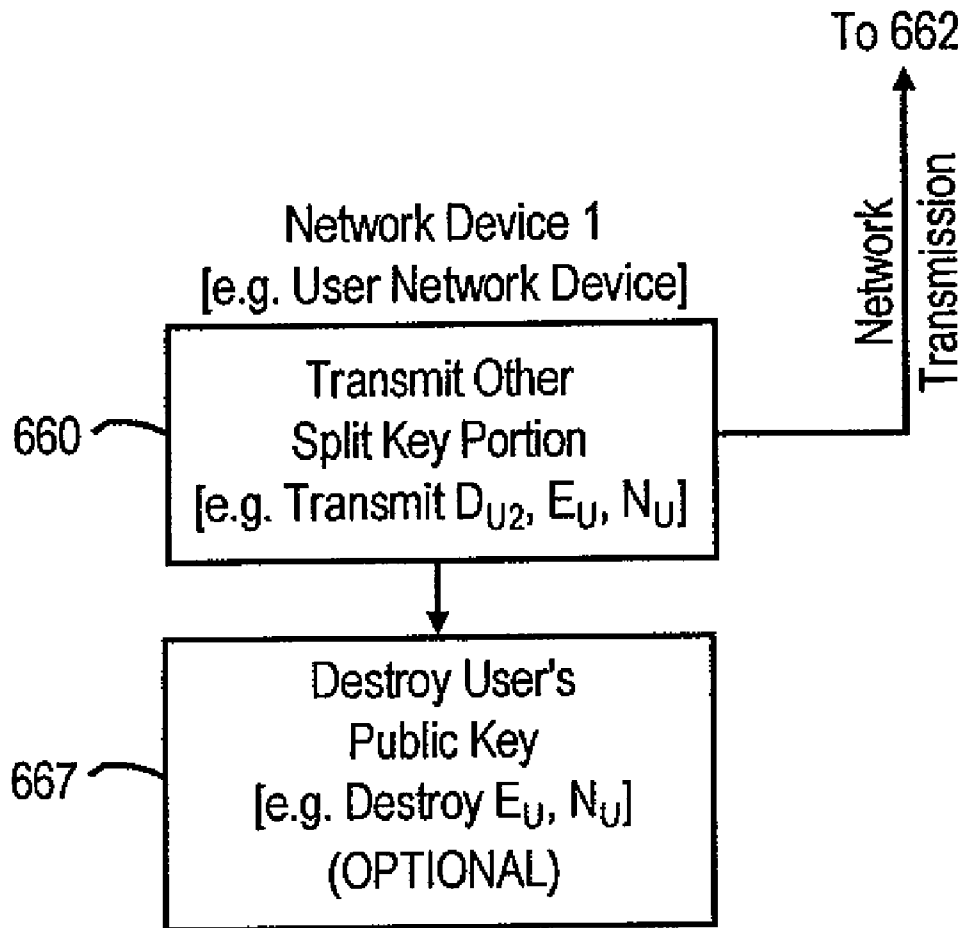


FIG. 6C

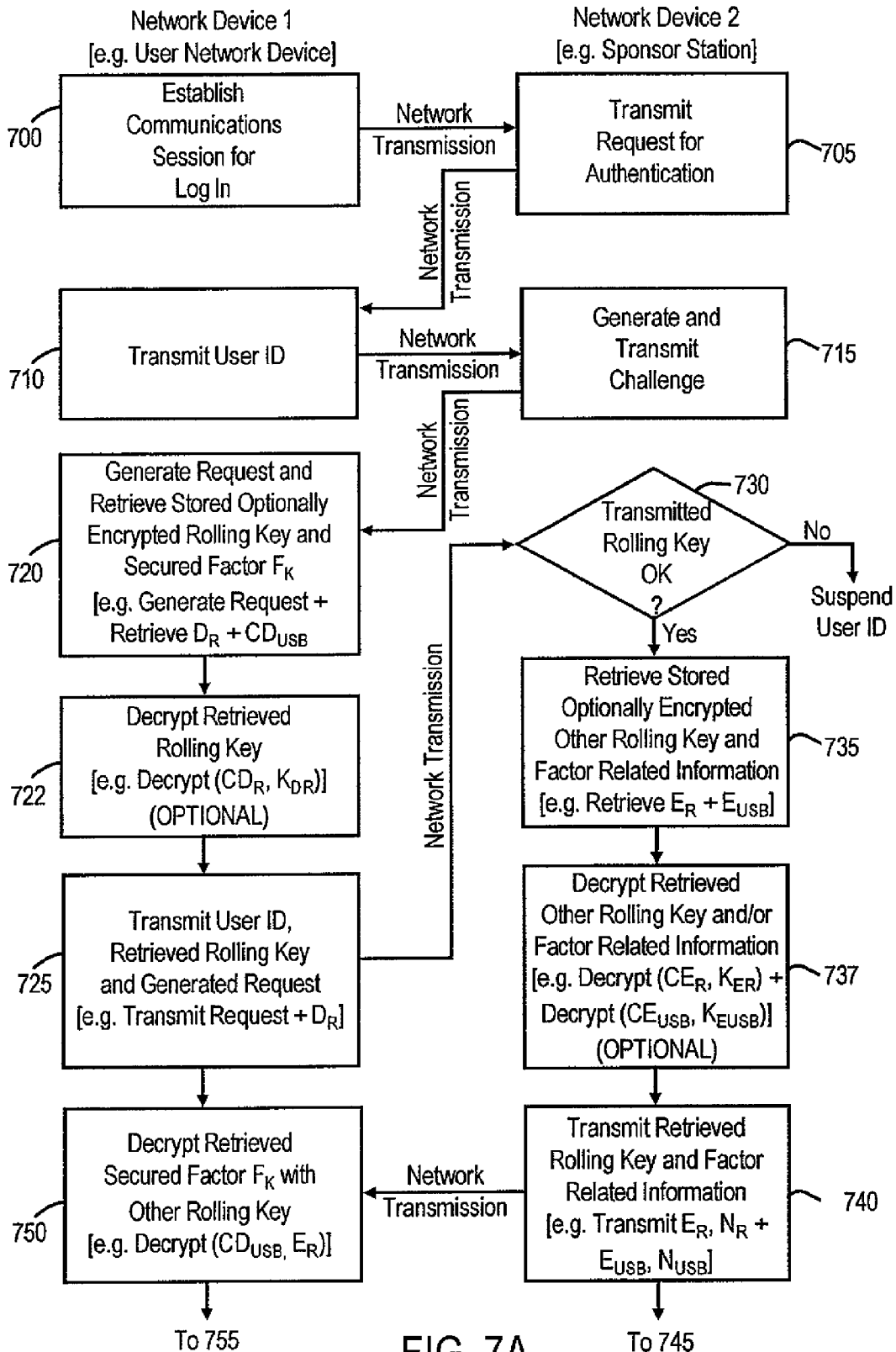


FIG. 7A

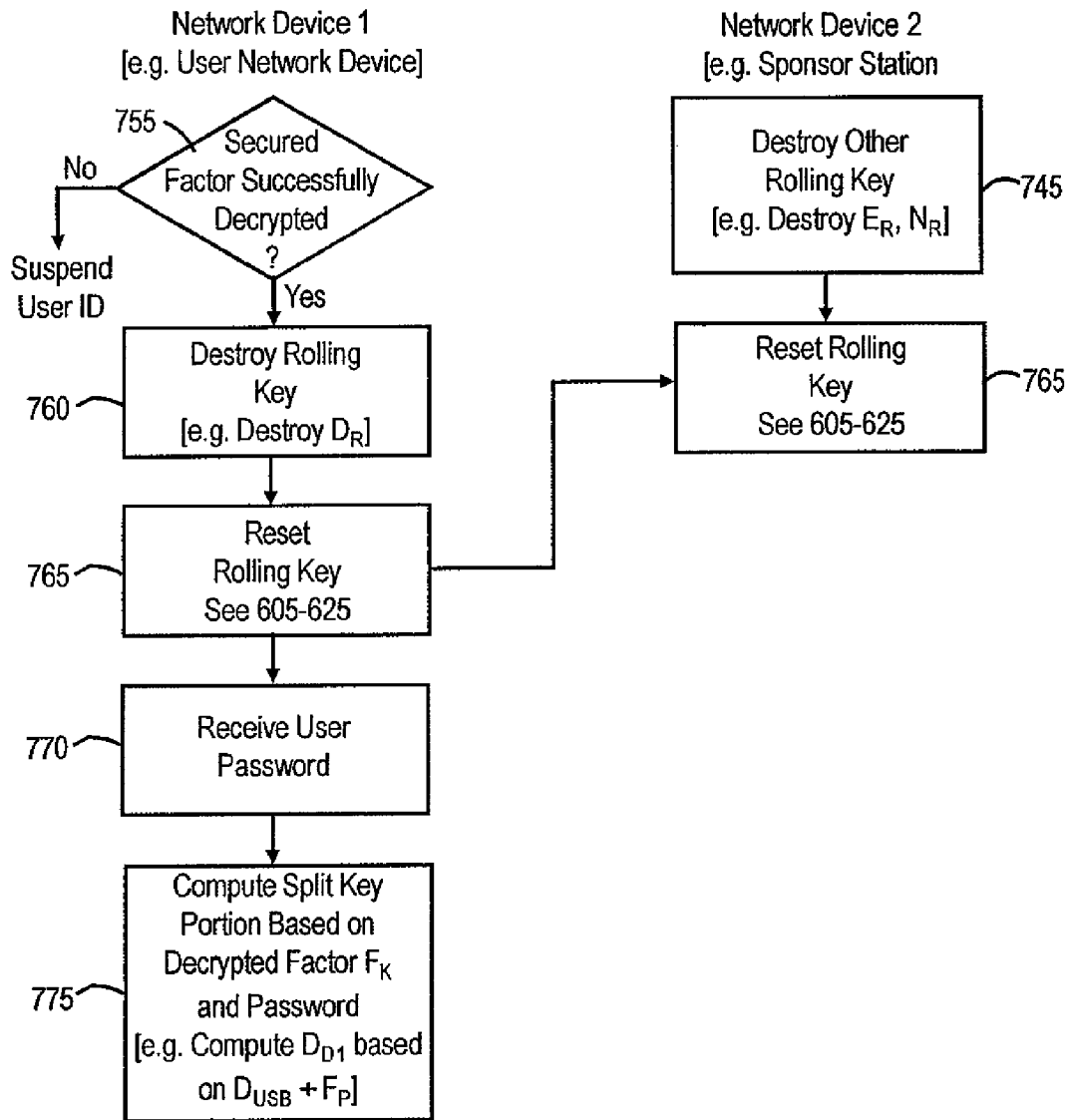


FIG. 7B

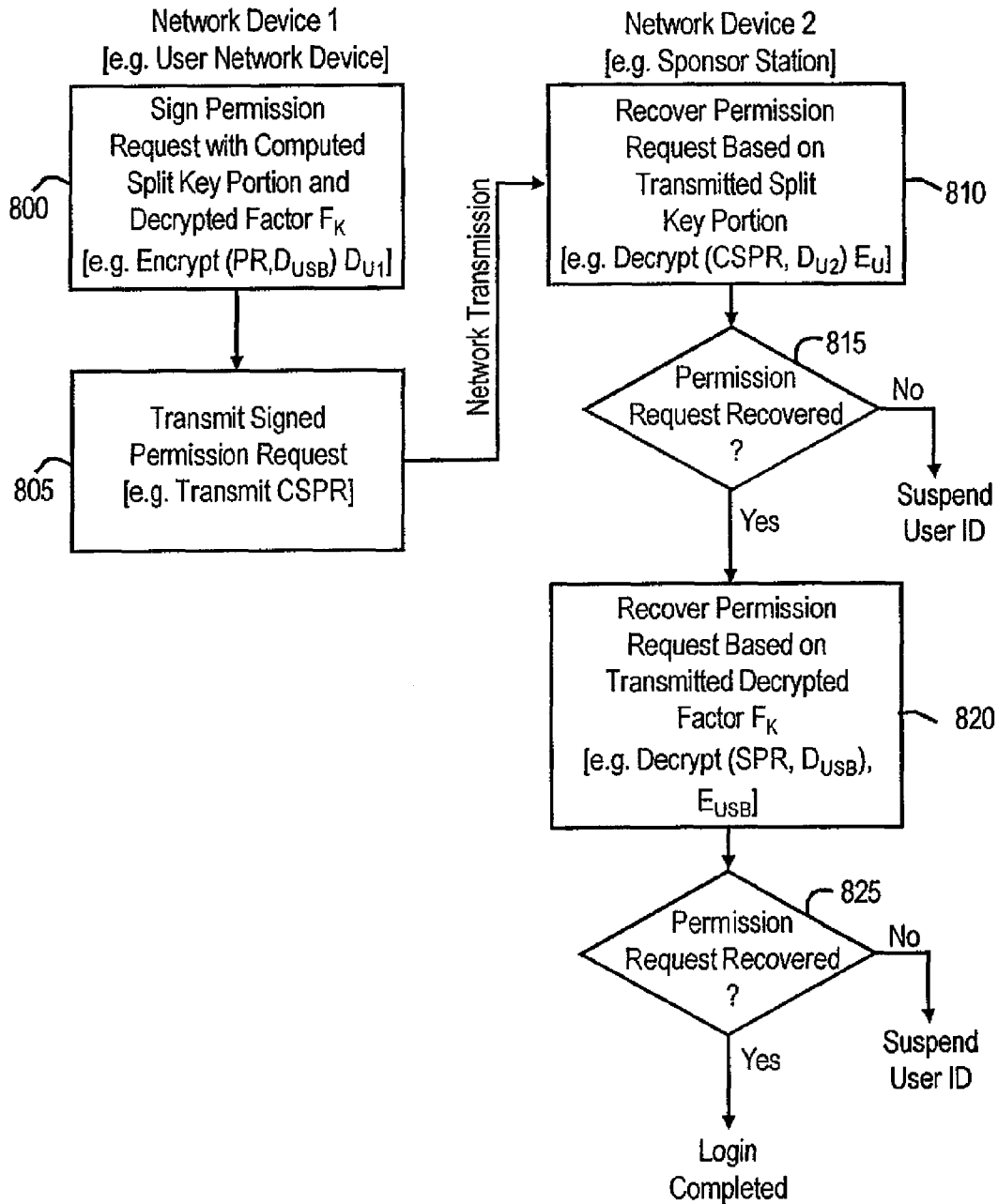


FIG. 8

ASYMMETRIC CRYPTO-GRAPHY WITH ROLLING KEY SECURITY

RELATED APPLICATIONS

This application claims priority based upon Provisional U.S. Application Ser. No. 60/644,028, filed Jan. 18, 2005, and entitled "THE TRICIPHER ARMORED CREDENTIAL SYSTEM", the contents of which are incorporated herein in their entirety by reference.

This application is related to U.S. application Ser. No. 11/055,987, filed Feb. 14, 2005, and entitled "ARCHITECTURE FOR ASYMMETRIC CRYPTO-KEY STORAGE", U.S. application Ser. No. 11/055,986, filed Feb. 14, 2005, and entitled "TECHNIQUE FOR ASYMMETRIC CRYPTO-KEY GENERATION", U.S. application Ser. No. 11/056,120, filed Feb. 14, 2005, and entitled "MULTIPLE FACTOR PRIVATE PORTION OF AN ASYMMETRIC KEY", U.S. application Ser. No. 11/055,988, filed Feb. 14, 2005, and entitled "AUTHENTICATION PROTOCOL USING A MULTIFACTOR ASYMMETRIC KEY PAIR", U.S. application Ser. No. 11/056,116, filed Feb. 14, 2005, and entitled "ROAMING UTILIZING AN ASYMMETRIC KEY PAIR", U.S. application Ser. No. 11/056,114, filed Feb. 14, 2005, and entitled "ASYMMETRIC KEY PAIR HAVING A KIOSK MODE", and U.S. application Ser. No. 11/056,115, filed Feb. 14, 2005, and entitled "TECHNIQUE FOR PROVIDING MULTIPLE LEVELS OF SECURITY", the contents of which are incorporated herein in their entirety by reference.

This application is also related to U.S. application Ser. No. 09/739,260, filed Dec. 19, 2000, and entitled "SYSTEM AND METHOD FOR CRYPTO-KEY GENERATION AND USE IN CRYPTOSYSTEM", U.S. application Ser. No. 10/849,818, filed May 21, 2004, and entitled "ONE TIME PASSWORD ENTRY TO ACCESS MULTIPLE NETWORK SITES", which is a continuation of U.S. application Ser. No. 09/739,114, filed Dec. 19, 2000, (now abandoned) and U.S. Application Ser. No. 09/739,260, filed Dec. 19, 2000, U.S. application Ser. No. 09/739,112, filed Dec. 19, 2000, and entitled "HIGH SECURITY CRYPTO SYSTEM", U.S. application Ser. No. 09/739,113, filed Dec. 19, 2000, and entitled "SECURE COMMUNICATIONS NETWORK WITH USER CONTROL OF AUTHENTICATED PERSONAL INFORMATION PROVIDED TO NETWORK ENTITIES", U.S. application Ser. No. 09/739,119, filed Dec. 19, 2000, and entitled "METHOD AND SYSTEM FOR AUTHORIZING GENERATION OF ASYMMETRIC CRYPTOKEYS", U.S. application Ser. No. 09/739,118, filed Dec. 19, 2000, and entitled "SYSTEM AND METHOD FOR AUTHENTICATION IN A CRYPTO SYSTEM UTILIZING SYMMETRIC AND ASYMMETRIC CRYPTO KEYS", and U.S. application Ser. No. 09/739,111, filed Dec. 19, 2000, and entitled "SYSTEM AND METHOD FOR GENERATION AND USE OF ASYMMETRIC CRYPTO KEYS EACH HAVING A PUBLIC PORTION AND MULTIPLE PRIVATE PORTIONS", the contents of which are incorporated herein in their entirety by reference.

TECHNICAL FIELD

This invention relates to cryptosystems. More particularly, the present invention relates to asymmetric cryptography with rolling key security.

BACKGROUND ART

Today, computing devices are almost always interconnected via networks. These networks can be large closed

networks, as within a corporation, or truly public networks, as with the Internet. A network itself might have hundreds, thousands or even millions of potential users. Consequently it is often required to restrict access to any given networked computer or service, or a part of a networked 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.

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

Single-Factor Authentication

In its simplest form, known as single factor authentication, 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 thus 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. Such eavesdropping is known as a Man-In-The-Middle attack. 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. It will be recognized by those with ordinary skill in the art that a Man-In-The-Middle attack can go beyond eavesdropping, to modifying the contents of the communication.

Various solutions have been proposed and implemented to address these two issues. For instance, to address 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 $\{\text{alice}, \text{XD45DTY}\}$. In this example as $F(\text{apple23})$ 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 computationally difficult or close to impossible. So when Alice logs on and sends the computer $\{\text{alice}, \text{apple23}\}$, 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 1970's. However, this approach, while addressing the problems due to the storage of the password on the computer, does not address the problem of the password traveling in the clear.

Multifactor Authentication

Multiple factor authentication also exists as a potential solution to the problems inherent with single factor authentication. In multiple factor authentication, at least knowledge of, if not actual possession of, two or more factors must be shown for authentication to be complete. It should be understood that in multiple factor authentication, each factor remains separate. That is, the factors are not combined. Further, the factors are not even concatenated. Several multiple factor authentication techniques exist, including one time password token techniques, encrypted storage techniques, smart card techniques, and split key techniques.

In one time password token techniques, two passwords are utilized, one being a permanent password associated with the user, and the other being a temporary, one-time use, password generated by a password generator. The permanent password

may be optional. The temporary password has a finite usable life, such as sixty seconds. At the end of the useable life, another temporary password is generated. An authentication server knows each useable password as well as its useable life, based upon algorithms well known to those of ordinary skill in the art. A user transmits both the permanent password (first factor) and a temporary password (second factor) to the authentication server which then verifies both passwords. The passwords are transmitted in the clear, thus token techniques are subject to man-in-the-middle attacks.

Storage of Crypto-Keys

Using encrypted storage techniques, a cryptographic key is stored on either removable media or a hard drive. The cryptographic key is encrypted with a user's password. After decryption with the user's password, the key is then stored, at least temporarily, in memory of the user's computer system where it is used to either encrypt or decrypt information. As will be recognized by those of ordinary skill in the art, this particular approach is undesirable due to it being susceptible to a dictionary attack, to be discussed in detail further below.

In smart card techniques, a private portion of an asymmetric cryptographic key is stored on a smart card, which is portable. A specialized reader attached to a computer system is used to access the smart card. More particularly, the user enters a PIN (the first factor) to 'unlock' the smart card. Once unlocked, the smart card encrypts or decrypts information using the key stored thereon. It should be stressed that in smart card techniques the key never leaves the smart card, unlike in the encrypted storage techniques discussed above. Rather, electronics within the smart card itself perform the encrypting and/or decrypting. Smart card techniques are associated with certain problems. These problems include the fact that the technique is costly to implement, due to hardware costs. Further, a lack of readers makes use of a user's smart card difficult, and smart cards themselves are subject to loss.

Symmetric and Asymmetric Cryptography

Before discussing in detail the more sophisticated conventional techniques for authentication, which are based upon split key technology, let us briefly describe symmetric and asymmetric 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 a message with K , to generate a cipher, i.e. $C = \text{Encrypt}(M, K)$. The receiver decrypts the cipher to retrieve the message, i.e. $M = \text{Decrypt}(C, K)$. An attacker who does not know K , and sees C , cannot successfully decrypt the message M , if the underlying algorithms are strong. Examples of such systems are DES3 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 always suffered from a major problem—namely how to perform key distribution. How do Bob and Alice agree on K ?

Asymmetric key cryptography was developed to solve this problem. Here every user is associated with a private/public key pair, commonly referred to as D and E , 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_{alice} and everyone knows E_{alice} . To send Alice the symmetric key K , Bob simply sends ciphertext $C = \text{Encrypt}(K, E_{\text{alice}})$. Alice, and only Alice (since no one else knows D_{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_{alice} by definition only Alice, can generate S , which can be decrypted with E_{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 $M' = \text{Verify}(S, E_{\text{alice}})$. 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. It will be recognized by those skilled in this art that there are numerous variations and elaborations of these basic cryptographic operations of symmetric key encryption, symmetric key MAC, asymmetric key encryption and asymmetric key signatures.

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

signature only, e.g., DSA. Technically the public key in RSA is a pair of numbers E, N and the private key is the pair of numbers D, N. When N is not relevant to the discussion, it is commonplace to refer to the public key as E and the private key as D.

Finally, the above description does not answer the important question of how Bob gets Alice's public key E_{alice} . The process for getting and storing the binding $[Alice, E_{alice}]$ which binds E_{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 $CERT_{alice} = \text{Sign}([Alice, E_{alice}], D_{ca})$. Now $CERT_{alice}$ can be verified by anyone who knows the CA's public key E_{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 media; 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. A later technique proposed to validate certificates was to require that one inquire about the validity of a certificate on-line, which has its own associated problems.

Split Private Key Asymmetric Cryptography

A system based on split private key asymmetric cryptography has been developed to solve these two issues, i.e. long private keys and certificate validity, among others. In this system the private key for Alice, i.e. D_{alice} , is further split into two parts, a part D_{aa} which Alice knows, and a part D_{as} which is stored at a security server, where $D_{aa} * D_{as} = D_{alice} \text{ mod } F(N)$. To sign a message, Alice could perform a partial encryption to generate a partial signature, i.e. $PS = \text{Sign}(M, D_{aa})$. Alice then sends the server PS which 'completes' the signature by performing $S = \text{Sign}(PS, D_{as})$. This completed signature S is indistinguishable from one generated by the original private key, i.e. D_{alice} , so the rest of the process works as previously described. However, D_{aa} can be made short, which allows the user to remember it as a password, so this system is user friendly. Further, if the server is informed that a particular ID has been suspended or 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. It will be recognized by those skilled in the art that a split private key can be used in a similar manner for decryption purposes, and that the partial signatures (or encryptions) may be performed in the reverse sequence, that is first by the security server and subsequently by the user's computer, or may even be performed concurrently in both places and then combined.

Password Based Cryptography

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

$\text{Decrypt}(C, P) = R$. If $R = C$, 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_{alice} , or in a split private key system she has D_{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 correctly decrypting 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 certificate of the server and use the public key therein for encryption. This authenticates the server to the client, and also allows for the set-up of a session key K, which is used to encrypt and MAC 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 by means of a digital signature is rarely used, because although the technical mechanism is much 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". This is inaccurate because, if they are used carefully, passwords can actually achieve "strong" security. As discussed above, 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. Perhaps most critical is that passwords should not be vulnerable to dictionary attacks.

Dictionary Attacks

Dictionary attacks can be classified into three types. In all three types 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 commonly used poor passwords are widely available.

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 to gain access. 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 of users. Although the attacker did not gain access, now legitimate users cannot access their own accounts either, creating a denial of service problem.

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.

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 $M1 = \text{Decrypt}(C, G1)$, $M2 = \text{Decrypt}(C, G2) \dots$, and stops when the $M1$ has the structure he is looking for. For instance $M1$ 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. Those with ordinary skill in the art will recognize there are numerous variations of the encrypt and decrypt dictionary attacks.

In split private key systems, the user portion of the private key, referred to as D_{aa} above, may come from the user's password only. Thus, a compromise of the password, i.e., another person learning a user's password, results in a compromise of the split private key system. Also, there still remains the possibility of a dictionary attack on the server portion of the private key, referred to as D_{as} above, because the user portion of the private key comes from the user's password only. Thus knowledge of D_{as} enables a dictionary attack on D_{aa} . As discussed above, many of the existing multiple factor systems that address these problems rely upon expensive hardware. Because of this and other reasons, such systems have failed to gain widespread support. However, as will be discussed further below, recently a multifactor cryptographic system was developed which overcomes these problems.

Multifactor Split Private Key Asymmetric Cryptography

In particular, as disclosed in U.S. application Ser. No. 11/055,987, filed Feb. 14, 2005, and entitled "Architecture For Asymmetric Crypto-key Storage", to overcome these problems Tricipher, Inc, the assignee of all rights in the present application, has developed an asymmetric cryptosystem in which users are associated with an asymmetric crypto-key having a public key and a private key split into multiple private key portions. As in the conventional split key asymmetric cryptosystems discussed above, each of the private key portions can be applied to an original message separately or in sequence and the partial results combined to form a transformed, i.e. encrypted, message, and the public key can be applied to the transformed message to verify authenticity of the message preferably by recovering the original message, which authenticates the user. Conversely a message transformed, i.e. encrypted, with the public key can be decrypted by applying each of the private key portions to the transformed message separately or in sequence and the partial results combined to decrypt the original message.

However, unlike the conventional split key asymmetric cryptosystem discussed above, the Tricipher system generates at least one of the multiple private key portions of the asymmetric crypto-key using multiple pieces of information, known as factors. For purposes of the following discussion, we will assume that a first private key portion of the asymmetric crypto-key is generated using multiple factors. The multiple factors could be two factors, three factors, or any number of multiple factors, as may be desired under the circumstances. In any event, each of the multiple factors is under the control of a single entity. That is, the single entity has possession of, or free access to, each of the multiple factors. For purposes of the following discussion, we will

assume that the entity associated with the first private key portion is a user. Thus, the first private key portion could be D_{aa} .

A factor could be as simple as a readily available number string, such as a serial number of a user's computer, or could be a sophisticated algorithm, such as a cryptographic key. Preferably, one of the factors corresponds to the user's password. If each of the multiple factors is a number string, generation of the first private key portion could be accomplished by simply concatenating the multiple factors. However, advantageously, the first private key portion is generated by cryptographically combining the multiple factors, and each of the multiple factors is, or is used to produce, a cryptographic key. Thus, cryptographic keys are beneficially used to produce a cryptographic key.

The first private key portion is not stored in a persistent state. That is, the first private key portion must be generated whenever its use is desired. The first private key portion may be immediately destroyed after its initial use, or may be stored temporarily after its generation, making it available for use multiple times before it is destroyed, for example for use during a predetermined time period or for use a predetermined number of times.

Another of the multiple private key portions of the asymmetric crypto-key, which will be referred to as the second private key portion for purposes of this discussion, is under control of another entity, in this case an entity other than the applicable user, e.g. a secure server or another user. Thus, the second private key portion could be D_{as} . This second private key portion may be stored in a persistent state. In this example, it is assumed that the first and second private key portions of the asymmetric crypto-key are combinable to form a complete private key D_{alice} . This private key is usable to transform, e.g. encrypt or decrypt, messages as may be desired under the circumstances.

Thus, in the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc, one of multiple private key portions of an asymmetric crypto-key, e.g. the user's private key portion, is generated using multiple factors, with each of these factors being under the control of the applicable entity, e.g. that user. This results in a private key that provides greater security than the private keys in other split private key asymmetric cryptosystems in which each entity's, e.g. each user's, private key portion is generated using only a single factor.

Additionally, in the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc, preferably some, but not all, of the multiple factors used to generate the user's private key portion may be stored, with each stored in a different location.

For example, if one of the factors corresponds to the user's password, preferably neither the user's password nor the corresponding factor is stored, except temporarily on random access memory (RAM) for only the time necessary, in the case of the password, to allow for generation of the corresponding factor after the user enters the password and, in the case of the corresponding factor, to allow for generation of the first private key portion after the corresponding factor has been generated. On the other hand, the other of the multiple factors may be stored. Thus, if there are two other factors, these later two factors are preferably stored separately at different locations. This adds a level of security, in that a thief would have to infiltrate two locations to steal both of these factors.

In this regard, one of these later factors may be stored on either a user's computing device or removable media configured to communicate with the user's computing device. As

will be recognized by those skilled in the art, the user's computing device could be a personal computer (PC), personal computing device, mobile phone or some other type computing device, and the removable media could be a USB flash drive, smart card, floppy disk, compact disk (CD) or some other type of portable data storage device. A factor stored on a user's computing device is sometime referred to as D_{tether} and a factor stored on removable media is sometime referred to as D_{USB} .

The first private key portion is temporarily stored after being generated. During this temporary storage, it is usable to prove the user's identity multiple times without the user providing any authentication information. This temporary storage could be limited to a predefined time period, or a predefined number of authentications.

The public key, commonly designated as E, is preferably stored under control of an entity other than the entity having access to the multiple factors, e.g. other than the applicable user in the above example. Thus, the public key is available to at least one other entity.

In the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc., another of the private key portions of the split private key may also be generated based on the same or other multiple factors, which could be partially or completely under the control of the same or another entity, e.g. could be under the control of the applicable user or another entity in the example above. In any event, this other private key portion could be generated based on multiple factors in same manner as described above for the first private key portion.

As described in the above referenced application, in the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc., the factor D_{tether} is preferably the private key of a private-public asymmetric key pair, including D_{tether} and E_{tether} , and having a modulus N_{tether} . The factor D_{USB} is preferably the private key of a private-public asymmetric key pair, including D_{USB} and E_{USB} , and having a modulus N_{USB} . For example, D_{tether} and E_{tether} and/or D_{USB} and E_{USB} may form a conventional RSA private-public asymmetric key pair.

The non-private parts of the generated keys, i.e., E_{tether} , N_{tether} , E_{USB} , and N_{USB} , are stored, for example, at a trusted server. In the most common implementation, D_{tether} is stored securely on the hard disk of a user's PC using the protection capabilities provided by the PC's operating system, preferably as a non-exportable private key in a Windows Operating System key-store. Of course, as desired, D_{tether} could be stored in a Windows Operating System registry. Alternatively, D_{tether} can be, as desired, stored on the trusted processing module (TPM). No matter where or how on the user's computing device D_{tether} is stored, in the most basic configuration, D_{tether} can only be used from the user's computing device upon which it is stored. That is, D_{tether} is a non-exportable private key stored on the user device upon which it will be used. However, the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc. also facilitates porting D_{tether} to other devices for use thereon.

D_{USB} , which is stored on removable media, also needs to be protected, since storing any kind of key in the clear should be avoided if possible. In the case of D_{USB} this is particularly important because if D_{USB} is stored on the removable media in clear and should the user misplace or otherwise lose the removable media an attacker could easily access, extract and/or copy D_{USB} from the removable media, and potentially use D_{USB} to impersonate the user. Thus, in the multifactor split

private key asymmetric cryptosystem developed by Tricipher Inc., D_{USB} is beneficially stored on the removable media in an encrypted state.

Preferably, encryption of D_{USB} is not performed with the user's password, because this would still leave D_{USB} vulnerable to dictionary attacks and guessing attacks. If the factors include both D_{tether} and D_{USB} , D_{USB} may, as disclosed in the above referenced application, be encrypted using D_{tether} , which is stored, for example, on the user's PC.

However, if D_{USB} is encrypted using D_{tether} , an attacker with access to the removable media, as well as the user's PC or other computing device storing D_{tether} , and the user's password could obtain D_{tether} from the user's computing device, decrypt D_{USB} by applying D_{tether} and then use the user's password, D_{USB} and D_{tether} to generate the first private key portion, e.g. D_{aa} . Having the first private key portion, the attacker would now be in a position to impersonate the user. Furthermore, in cases where the factors include D_{USB} , but not D_{tether} there is no tethering key to encrypt D_{USB} .

Accordingly, a need exists for better techniques for securing stored factors used to generate multifactor split private keys in an asymmetric cryptosystem.

OBJECTIVES OF THE INVENTION

It is an object of the present invention to overcome the deficiencies of existing cryptosystems. 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 a 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 present invention a technique is provided for securing information on a communications network. The information is secured by storing the information encrypted with one of a first private rolling key and a first public rolling key of a first asymmetric rolling crypto-key, e.g. encrypted with the first private rolling key, and the one first rolling key itself, preferably in association with each other. The asymmetric rolling crypto-key could be an RSA or other type asymmetric crypto-key. The stored one first rolling key, e.g. the first private rolling key, is transmitted, via a network, such as the Internet, by a first entity to a second entity, to authenticate the first entity to the second entity. A request for the other of the first private rolling key and the first public rolling key, e.g. the first public rolling key, is also transmitted either together with or separate from the transmitted one first rolling key, e.g. the first private rolling key. The requested other first rolling key, e.g. the first public rolling key, is received by the first entity from the second entity via the network responsive to the transmission of the one first rolling key and the request. Typically, this will only occur if the first entity is authenticated based on the transmitted one first rolling key or otherwise demonstrates knowledge of this key, such as by signing a time stamp or challenge with the one first rolling key and transmitting the signed time stamp or challenge to the second entity. The stored informa-

tion encrypted with the one first rolling key, e.g. the first private rolling key, is decrypted by the first entity applying the received other first rolling key, e.g. the first public rolling key. After the information encrypted with the one first rolling key, e.g. the first private rolling key, is decrypted, a second asymmetric rolling crypto-key having a second private rolling key and a second public rolling key is generated by the first entity, and the information is encrypted by the first entity with one of the second private rolling key and the second public rolling key, e.g. encrypted with the second private rolling key. The second asymmetric rolling key could also be an RSA or other type asymmetric crypto-key. The information encrypted with the one second rolling key, e.g. with the second private rolling key, and the one second rolling key itself are stored so as to be accessible to the first network entity. Preferably, the other of the second private rolling key and the second public rolling key, e.g. the second public rolling key, is transmitted from the first entity to the second entity via the network, and the first entity does not retain a copy of this rolling key.

The first entity may generate the first asymmetric rolling key, and encrypt the information with the one first rolling key, e.g. with the first private rolling key. In such case, the stored information encrypted with the one first rolling key is the information generated and encrypted by the first network entity. However, it should be understood that another entity, e.g. the second entity referred to above, could alternatively, or in conjunction with first entity, generate each asymmetric rolling key, and encrypt the information with the one rolling key.

If the information is a factor for generating a private key of a private-public key pair of an asymmetric crypto-key associated with the first entity, the private key of the first entity's asymmetric crypto-key could be generated by the first entity based on the decrypted factor. Furthermore, if the private key of the first entity's asymmetric crypto-key is a split private key having a first private key portion and a second private key portion, the factor may be one of multiple factors for generating the first private key portion of the split private key. In such a case, the first entity may generate the first private key portion of the first entity's asymmetric crypto-key based on the decrypted factor and another of the multiple factors corresponding to a password associated with the first entity. Proof of knowledge of the generated first private key portion, such as a time stamp or challenge signed with the first private key portion, can then be transmitted from the first entity to the second entity via the network, to further authenticate the first entity to the second entity.

It should be understood that proof of knowledge of the stored one second rolling key, e.g. the second private rolling key, such as a time stamp or challenge signed with the one second rolling way, can be transmitted via the network from the first entity to the second entity to authenticate the first entity to the second entity. A request for the other of the second private rolling key and the second public rolling key, e.g. the second public rolling key, can also be transmitted via the network from the first entity to the second entity either with, or separately from, the transmitted proof of knowledge of the one second rolling key. In any event, the requested other second rolling key, e.g. the second public rolling key, is received via the network by the first entity from the second entity based on the transmitted proof of knowledge of the one second rolling key and the transmitted request. The stored information encrypted with the one second rolling key, e.g. encrypted with the second private rolling key, is then decrypted, by the first entity through the application of the received other second rolling key e.g. the second public rolling key. After the stored information encrypted with the one

second rolling key, e.g. encrypted with the second private rolling key, is decrypted, the first entity can generate a third asymmetric rolling crypto-key having a third private rolling key and a third public rolling key, encrypt the information with one of the third private rolling key and the third public rolling key, e.g. with the third private rolling key, and store this encrypted information, so as to be accessible by the first entity.

A system implementation of the invention includes a storage device and processor. The storage device, e.g. a portable storage device, e.g. a removable medium such as a USB memory device, is configured to interconnect with the processor and store information encrypted with one of a first private rolling key and a first public rolling key of an first asymmetric rolling crypto-key, as well as the one first rolling key itself, e.g. the first private rolling key. The asymmetric rolling crypto-key could be an RSA asymmetric crypto-key, or another type asymmetric crypto-key.

The processor is configured with logic to direct transmission, via a communications network such as the Internet, of proof of knowledge of the stored one first rolling key, e.g. the first private rolling key, to authenticate a user, and a request for the other of the first private rolling key and the first public rolling key. Most often, this transmission will be made in response to a user input indicating a desire to login, however this is not mandatory. It should be understood that the transmission of proof of knowledge of the stored one first rolling key and the request for the other first rolling key could be directed at the same time or different times, and the proof of knowledge and request could be transmitted separately or together. In any event, the processor receives the other first rolling key, e.g. the first public rolling key, via the network in response to the directed transmission(s). Typically, the processor will only receive the other first rolling key if the user can be authenticated based on the transmitted proof of knowledge of the one first rolling key, e.g. based on proof of knowledge of the first private rolling key if that is the key accessible to the processor. The processor can now decrypt the stored encrypted information with the received other first rolling key, e.g. with the first public rolling key.

After decrypting the information, the processor generates a second asymmetric rolling crypto-key having a second private rolling key and a second public rolling key, and encrypts the information with one of the second private rolling key and the second public rolling key, e.g. with the second private rolling key. Here again, the second asymmetric rolling crypto-key could be an RSA asymmetric crypto-key, or another type asymmetric crypto-key. The processor also directs transmission of the other of the second private rolling key and the second public rolling key via a network, e.g. the second public rolling key, preferably without retaining a copy thereof, and storage of the information encrypted with the one second rolling key, e.g. with the first private rolling key, and of the one second rolling key itself. The storage device is further configured to store the information encrypted with the one second rolling key, e.g. with the second private rolling key, and the one second rolling key itself, in accordance with the storage directive of the processor.

Beneficially, the processor is further configured with logic to generate the first asymmetric rolling crypto-key. If so, the processor also encrypts the information with the one first rolling key, e.g. the first private rolling key, and directs storage of this encrypted information and the one first rolling key itself. The storage device then stores the information encrypted with the one first rolling key, e.g. the first private rolling key, and the one first rolling key itself, in accordance with the storage directive.

According to an aspect of the invention, the information is a factor for generating a private key of a private-public key pair of an asymmetric crypto-key associated with the user. Here also, the user's asymmetric crypto-key could be an RSA type asymmetric crypto-key, or another type asymmetric crypto-key.

If the information is such a factor, the processor may advantageously be further configured with logic to generate the private key of the user's asymmetric crypto-key based on the decrypted factor. In a particularly preferred implementation, the private key of the user's asymmetric crypto-key is a split private key having a first private key portion and a second private key portion. The factor is one of multiple factors for generating the first private key portion of the split private key. In such an implementation, the processor is further configured with logic to generate the first private key portion of the user's asymmetric crypto-key based on the decrypted factor and another of the multiple factors corresponding to a password associated with the user. The processor can then direct transmission of the generated first private key portion to further authenticate the user.

According to another aspect of the invention, the processor is also configured with logic to direct transmission of proof of knowledge of the stored one second rolling key, e.g. the second private rolling key, to authenticate the user, and of a request for the other of the second private rolling key and the second public rolling key, e.g. the second public rolling key. This transmission could, for example, be made in response to a user input indicating a desire to again login, although this is not mandatory. In any event, the processor receives the requested other second rolling key, e.g. the second public rolling key, responsive to this directed transmission, and decrypts the stored information encrypted with the one second rolling key, e.g. the second private rolling key, by applying the received other second rolling key, e.g. the second public rolling key. After so decrypting the information, the processor generates a third asymmetric rolling crypto-key having a third private rolling key and a third public rolling key. The processor then encrypts the information with one of the third private rolling key and the third public rolling key, and directs transmission of the other of the third private rolling key and the third public rolling key, e.g. the third public rolling key, via a network. Here again, a copy of the other third rolling key is preferably not retained by the processor. The processor also directs storage of the information encrypted with the one third rolling key, e.g. encrypted with the third private rolling key, and the one third rolling key itself. The storage device can be further configured to store the information encrypted with the one third rolling key and the one third rolling key itself, in accordance with the storage directive.

In one preferred embodiment of the invention, a first network station, associated with a first network entity, is configured with logic to transmit, via a network, proof of knowledge of one of a first private rolling key and a first public rolling key of a first asymmetric rolling key, and a request for the other of the first private rolling key and the first public rolling key. A second network station, associated with a second network entity, is configured with logic to authenticate the first network entity based on the transmitted proof of knowledge of the one first rolling key, and transmit, via the network, the other first rolling key based on the transmitted request and the authenticating of the first network entity. It should be understood that each of the network stations could be a network server, personal computer (PC) or any other type network device capable of performing the required functions.

The first network station is further configured with logic to decrypt the information encrypted with the one first rolling

key by application of the other first rolling key transmitted by the second network station. After so decrypting the information, the first station generates a second asymmetric rolling key having a second private rolling key and a second public rolling key, encrypts the information with one of the second private rolling key and the second public rolling key, and stores the information encrypted with the one second rolling key along with the one second rolling key itself. The first station also transmits the other of the second private rolling key and the second public rolling key, via the network. The second network station is further configured with logic to store the transmitted other second rolling key.

The first network station is typically further configured with logic to transmit, via the network, proof of knowledge of the stored one second rolling key and a request for the other second rolling key. If so, the second network station is further configured with logic to authenticate the first network entity based on the transmitted proof of knowledge of the one second rolling key, and to transmit the stored other second rolling key via the network, based on the transmitted request for that key and the authenticating of the first network entity. The first network station can then decrypt the stored information encrypted with the one second rolling key by application of the transmitted other second rolling key. After so decrypting the information, the first network station can also generate a third asymmetric rolling key having a third private rolling key and a third public rolling key, encrypt the information with one of the third private rolling key and the third public rolling key, and store the information encrypted with the one third rolling key along with the one third rolling key itself. The first network station additionally transmits the other of the third private rolling key and the third public rolling key, via the network, and the second network station stores the transmitted other third rolling key.

Advantageously, the first network station is further configured with logic to generate the first asymmetric rolling key, encrypt the information with the one first rolling key, store the information encrypted with the one first rolling key along with the one first rolling key itself, and transmit the other first rolling key via the network. The second network station is then further configured with logic to store the transmitted other first rolling key. In such a case, the one first rolling key transmitted by the first network station, is the stored one first rolling key, and the other first rolling key transmitted by the second network station is the stored other first rolling key.

It may also be beneficial for the first network station to be further configured with logic to generate, for the first network entity, an asymmetric crypto-key having a private key and a public key, to split the private key into a first private key portion corresponding to multiple factors and a second private key portion, and to transmit the second private key portion via the network. If the first network station is so configured, the second network station is further configured with logic to store the transmitted second private key portion. In such an implementation, the information could be one of the multiple factors.

If so, the first network station is further configured with logic to generate the first private key portion of the first network entity's asymmetric crypto-key based on the decrypted factor and another of the multiple factors corresponding to a password associated with the first network entity, and to transmit proof of knowledge of the generated first private key portion via the network. The second network station is further configured with logic to further authenticate the first network entity based on the transmitted proof of knowledge of the first private key portion and the stored second private key portion.

BRIEF DESCRIPTION OF DRAWINGS

FIG. 1 depicts an exemplary network, including networked devices associated with users, a sponsor, merchants, and an optional distinguished entities, in accordance with the present invention.

FIGS. 2 depicts a computer suitable for use by a user to access a network, in accordance with the invention.

FIG. 3 is an exemplary block diagram of components of the computer depicted in FIG. 2.

FIG. 4 depicts a server suitable for use by a sponsor, a merchant, and/or an optional distinguished entity, in accordance with the present invention.

FIG. 5 is an exemplary block diagram of components of the server depicted in FIG. 4.

FIGS. 6A-6C depict a flow chart showing operations performed during the key generation protocol for initially generating and distributing a multifactor split asymmetric crypto-key with a rolling key to enhance the security of a stored factor, in accordance with the present invention.

FIGS. 7A-7B depict a flow chart showing certain operations performed during the user log-in protocol, including generating and distributing a new rolling key to enhance the security of a stored factor, in accordance with the present invention.

FIG. 8 depicts a flow chart showing other operations performed during the user log-in protocol, including user authentication and completion of login requirements.

PREFERRED EMBODIMENT OF THE INVENTION

The Network Architecture

FIG. 1 illustrates a network 10, which could be the Internet or another public or private network. As shown, the network 10 includes multiple network devices interconnected so as to be capable of communicating with each other. These network devices include network devices 30-33 associated with individual users, network devices 40-41 associated with merchants, a network device 50 associated with a sponsor, and optional network devices 60-62 associated with entities known to and trusted by the sponsor. These later entities are sometimes referred to as distinguished entities.

User network devices 30-33 are typically personal computers, but could be other types network devices. Merchant network devices 40-41 could be associated with any type entity having a presence, e.g. a web page, on network 10, and typically take the form of network, e.g. Internet, servers. Accordingly, the merchant network devices 40-41 will sometimes be referred to as merchant servers. The sponsor network device 50 also typically takes the form of a network server, and will sometimes be referred to as a sponsor server or sponsor station. Likewise, the optional distinguished entity network devices 60-62 typically take the form of network servers. Accordingly, the optional distinguished entity network devices 60-62 will sometimes be referred to as distinguished servers. It will be understood that a network may consist of more network devices than depicted in FIG. 1.

The User Network Device

FIGS. 2 and 3 depict an exemplary personal computer (PC) suitable for use by an individual user as a user network device 30-33 to access the network 10. The PC is preferably a commercially available personal computer. It will be recognized that the PC configuration is exemplary, and that other components (not shown) could be added or substituted for those depicted and certain of the depicted components could be eliminated if desired. Further, a user device 30-33 could be

another type device, i.e. a device other than a computer, such as, but not limited to, a personal digital assistant (PDA) or a mobile phone, e.g. cellular or other type wireless communication device.

The PC or other type user network device functions in accordance with stored programmed instructions, which are sometimes characterized as logic, that are executed, drive its operation. Preferably, the computer stores its programmed 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. Further, since the computer components and configuration are well understood by those skilled in the art, routine operations performed by depicted components will generally not be described, such operations also being well understood in the art.

Referring to FIG. 2, the computer 200 includes a main unit 210 with slots 211, 212, and 213, respectively provided for loading programming or data from a floppy disk, compact disk (CD), or other removable media, onto the computer 200. The computer 200 also includes a keyboard 230 and mouse 240, which serve as user input devices. A display monitor 220 is also provided to visually communicate, i.e. display, information to the user.

As depicted in FIG. 3, the computer 200 has a main processor 300 which is interconnected via bus 310 with various remote or local storage devices which may include, but are not limited to, erasable programmable read only memory (EPROM) 322, read only memory (RAM) 323, hard drive 324, which has an associated hard disk 325, CD drive 326, which has an associated CD 327, floppy drive 328, which has an associated floppy disk 329, USB port 395 for connecting a universal serial bus (USB) drive 396 (often called a flash drive or memory), and smart card reader 397 for communicating with a smart card 398. Also shown in FIG. 3 is a trusted processing module (TPM) 399 for securely storing cryptographic keys. Taken together, the remote and local storage devices will be referred to collectively as storage devices 370.

A drive controller 350 controls the hard drive 324, CD drive 326 and floppy drive 328. Also depicted in FIG. 3 is a display controller 320 interconnected to display interface 321, a keyboard controller 330 interconnected to keyboard interface 331, a mouse controller 340 interconnected to mouse interface 341 and a modem 360 interconnected to I/O port 365, all of which are connected to the bus 310. The modem 360 and interconnected I/O port 365, serve as a network interface, and are used to transmit and receive signals via the network 10 as described herein. Those skilled in the art will recognize that another type of network interface could be easily substituted for that shown. It should also be understood that, if desired, other components could be connected to the bus 310, or that less than all the components shown in FIG. 3 could be connected to the bus 310. By accessing and executing the stored computer programming, i.e. the stored programmed instructions, the processor 300 is driven to operate in accordance with the present invention.

The Sponsor, Merchant and/or Distinguished Entity Network Device

As noted above, the sponsor network device 50, each merchant network device 40-41 and each optional distinguished network device 60-62 is typically represented on network 10 by a network server. However, here again, any network compatible device which is capable of functioning in the described manner could be utilized in lieu of a server to represent the associated entity, i.e. the sponsor, each merchant and/or each optional distinguished entity, on the network.

FIGS. 4 and 5 depict an exemplary network server suitable for use by the sponsor, merchants, and optional distinguished entities to access the network 10 in accordance with the 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, and 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 programmed instructions, i.e. logic, which drive its operation. Preferably, the server stores its unique programmed 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. Further, since the server components and configuration are well understood to those skilled in the art, routine operations performed by depicted components will generally not be described, such operations also being well understood in the art.

Referring to FIG. 4, the server 400 includes a main unit 410 with slots 411, 412, 413 and 414, respectively provided for loading programming or data from a floppy disk, CD and/or hard disk onto the server 400. The server 400 also includes a keyboard 430 and mouse 440, which serve as user input devices. A display monitor 420 is also provided to visually communicate, i.e. display, information to the applicable entity.

As depicted in FIG. 5, the server 400 has a main processor 500 which is interconnected via bus 510 with various storage devices including EPROM 522, RAM 523, hard drive 524, which has an associated hard disk 525, CD drive 526, which has an associated CD 527, and floppy drive 528, which has an associated floppy disk 529. The memories, disks and CD all serve as storage media on which computer programming or data can be stored for access by the processor 500. The stored data includes one or more databases containing information associated with network users or other network entities. Taken together, the storage devices will be referred to collectively as storage devices 570.

A drive controller 550 controls the hard drive 524, CD drive 526 and floppy drive 528. Also depicted in FIG. 5 is a display controller 520 interconnected to display interface 521, a keyboard controller 530 interconnected to keyboard interface 530, a mouse controller 540 interconnected to mouse interface 541 and a modem 560 interconnected to I/O port 65, all of which are connected to the bus 510. The modem 560 and interconnected I/O port 565 serve as a network interface and are used to transmit and receive signals via the network 10 as described herein. Those skilled in the art will recognize that another type of network interface could be easily substituted for that shown. It should also be understood that, if desired, other components could be connected to the bus 510, or that less than all the components shown in FIG. 5 could be connected to the bus 510. By accessing the stored computer programming, the processor 500 is driven to operate in accordance with the present invention.

Multifactor Split Private Key Asymmetric Cryptography

As described above in the background, in asymmetric cryptography, the asymmetric crypto-key has a private-public key pair, which will be referred to below as D and E, with ciphertext $C = \text{Encrypt}(M, E)$ and $\text{Decrypt}(C, D) = M$, where M is a message encrypted by the entity, other than the entity associated with the asymmetric crypto-key, which has access to the associated entity's public key E, and decrypted by the entity associated with the asymmetric crypto-key using that entity's private key D. It will be recognized that reverse

relationship also holds true. That is, the private key D could alternatively be used to encrypt the message M thereby creating the ciphertext, in which case the public key E is applied to decrypt the message M.

In split private key asymmetric cryptography, the private key is split into multiple private key portions, which will be referred to below as D_1 and D_2 , where $D_1 * D_2 = D \text{ mod } F(N)$. It will be recognized that, if desired, the private key could split into more than two private key portions, e.g. D_1 , D_2 and D_3 , where $D_1 * D_2 * D_3 = D \text{ mod } F(N)$. Thus, with the split private key, ciphertext $C = \text{Encrypt}(M, E)$ and $\text{Decrypt}(C, D_1 * D_2) = M$.

In multifactor split private key asymmetric cryptography, at least one of the multiple private key portions, e.g. D_1 and/or D_2 , is derived from multiple factors. The invention will be described below with respect to one private key portion of the asymmetric crypto-key, which will be referred to as the first private key portion D_1 , being derived using the multiple factors. Additionally, while the invention will be described below with respect to the first private key portion D_1 being derived from two factors, it should be understood that the invention can be easily adapted to a private key portion derived from more than two factors, as will be well understood by those skilled in the art from the following description.

The entity associated with the first private key portion D_1 will be referred to below as a user. However, it should be understood that preferably each individual network and each distinguished entity represented on the network 10, is associated with a multifactor split asymmetric crypto-key and hence has an associated first private key portion. Additionally, if desired, each merchant and sponsor represented on the network 10 could also be associated with a multifactor split asymmetric crypto-key and, if so, would likewise have an associated first private key portion.

The user is represented on the network by a user network device, such as a PC, as has been described above. As discussed above in the background, each of the multiple factors will be under the control of the associated user or other entity. For purposes of the description below, one of the factors will correspond to the user's password and be sometimes referred to as F_p . Preferably, F_p is derived from the user's password and not the user's password itself, although this is not mandatory, an F_p could, if desired, be the user's password. The other factor will preferably be a crypto-key and be sometimes referred to as F_k . If the implementation included three factors, each of the other two factors would be a different crypto-key and might be sometimes referred to as F_{k1} and F_{k2} .

It should be recognized that the use of factors corresponding to the user's password and to a crypto-key(s) is not mandatory, and those skilled in the art will understand that other type factors could be used if so desired. Additionally, although derivation of the first private key portion D_1 could, if desired, be accomplished by simply concatenating the multiple factors, preferably the first private key portion D_1 is derived by cryptographically combining F_p and F_k , or, in a three factor private key portion, F_p , F_{k1} and F_{k2} , using the PKCS-5 algorithm, as will be discussed further below.

The first private key portion D_1 is not stored in a persistent state, but must be generated whenever its use is desired. The first private key portion is however temporarily stored after being generated, so as to be usable to prove the user's identity multiple times without the user providing any authentication information. This temporary storage may be limited to a predefined time period, or to a predefined number of authentications.

The other private key portion, which will be referred to as the second private key portion D_2 , is preferably stored in a

persistent state under control of a network entity other than the user. The public key E is also preferably stored in a persistent state under the control of other than the user, so as to be available to at least one other entity. In some implementations, the public key E may be beneficially stored so as to be available to each and every merchant, sponsor distinguished entity, and/or other user represented on the network 100. The second private key portion D_2 and public key E could be stored under the control of a sponsor, a merchant or a distinguished entity, or the second private key portion D_2 and public key E could be respectively stored under the control of a different one of a sponsor, a merchant and a distinguished entity.

In some implementations, the second private key portion D_2 and public key E, or some portion of the public key E, are retained by the sponsor station 50, e.g. on hard disk 525, in association with a user's identifier (ID). In these implementations it may also be beneficial for the public key E to be stored on each merchant server 40-41, e.g. on hard disk 525, or on each merchant server 40-41 and each user PC 30-33, e.g. on hard disk 325, in association with a user's identifier (ID). Storage Of The Factors

As discussed in the background, preferably neither the user's password nor the corresponding factor F_p is stored, except temporarily on RAM 323 of the user's PC 200 for only the time necessary, in the case of the password, to allow for generation of the corresponding factor F_p after the user enters the password and, in the case of the corresponding factor F_p , to allow for generation of the first private key portion D_1 after the corresponding factor F_p has been generated.

On the other hand, the other factor F_k may be stored on either a user's PC 200, such as on hard disk 325, or on removable media configured to communicate with the user's PC, such as on memory stick 396, which is shown as USB flash memory, smart card 398, floppy disk 329, compact disk (CD) 327, or even as a zip drive (not shown) or digital camera (not shown). In a three factor implementation, beneficially the factor F_{k1} is stored on the hard disk 325 of the user's PC 200, while the factor F_{k2} is stored on a memory stick 396. Securing A Stored Factor of A Multifactor Split Asymmetric Crypto-Key

As described in the above referenced application, in the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc., the factor F_k in a two factor implementation, or each of the factors F_{k1} and F_{k2} in a three factor implementation, is preferably the private key of a private-public asymmetric key pair, including D_k , D_{k1} , or D_{k2} and E_k , E_{k1} , or E_{k2} , as applicable, and having a modulus N_k , N_{k1} , or N_{k2} , also as applicable. For example, D_{k1} and E_{k1} as well as D_{k2} and E_{k2} may each form a conventional RSA private-public asymmetric key pair, although this is not mandatory. If the factor is stored on a user's computing device it is sometimes referred to as D_{tether} . On the other hand, if the factor is stored on removable media it is sometimes referred to as D_{USB} .

In a preferred three factor implementation of the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc., $F_{k1}=D_{tether}$ is stored on a user's computing device and is the private key of a private-public asymmetric key pair, including D_{tether} and E_{tether} and having a modulus N_{tether} . $F_{k2}=D_{USB}$ is stored on removable media and is the private key of a private-public asymmetric key pair, including D_{USB} and E_{USB} , and having a modulus N_{USB} . The non-private parts of the factor keys, i.e., E_{tether} , N_{tether} , E_{USB} , and N_{USB} , are stored, for example, at a merchant, sponsor or distinguished entity server.

Typically, D_{tether} is stored securely on the hard disk 324 of a user's PC 200 using the protection capabilities provided by the PC's operating system, preferably as a non-exportable private key in a Windows Operating System key-store. Of course, as desired, D_{tether} could be stored in a Windows Operating System registry. Alternatively, D_{tether} can be, as desired, stored in the trusted processing module (TPM). No matter where or how on the user's computing device D_{tether} is stored, in the most basic configuration, D_{tether} can only be used from the user's computing device upon which it is stored. That is, D_{tether} is a non-exportable private key, stored only on the user device at which it will be used. However, as detailed in the above referenced application, the multifactor split private key asymmetric cryptosystem developed by Tricipher, Inc. also facilitates porting D_{tether} to other devices for use thereat.

D_{USB} is stored on removable media configured to communicate with the user's PC, perhaps most commonly on a USB flash memory 396. D_{USB} also needs to be protected, since storing any kind of key in the clear should be avoided if possible. In the case of D_{USB} this is particularly important because, if D_{USB} is stored on the removable media in clear and the user misplaces or otherwise loses the removable media, an attacker could easily access, extract and/or copy D_{USB} from the removable media, and potentially use D_{USB} to impersonate the user. Thus, in the multifactor split private key asymmetric cryptosystem developed by Tricipher Inc., D_{USB} is beneficially stored on the removable media in an encrypted state, as also indicated in the above referenced application.

Preferably, encryption of D_{USB} is not performed with the user's password, because this would still leave D_{USB} vulnerable to dictionary attacks and guessing attacks. If the factors include both D_{tether} and D_{USB} , D_{USB} could, as disclosed in the above referenced application, be encrypted using D_{tether} which is stored, for example, on the user's PC. However, in a two factor implementation, where the factors include D_{USB} , but not D_{tether} , there is no tethering key to encrypt D_{USB} . Furthermore, even in a three factor implementation, if D_{USB} is encrypted using D_{tether} , an attacker with access to the removable media, as well as the user's PC or other computing device storing D_{tether} and the user's password, could obtain D_{tether} from the user's computing device and decrypt D_{USB} by applying D_{tether} . This would in turn allow the attacker to use the user's password, D_{USB} and D_{tether} to generate the first private key portion, e.g. D_1 . Having generated the first private key portion, the attacker would now be in a position to impersonate the user.

Accordingly, the following describes a technique to further improve the security of stored factors, such as D_{USB} and/or D_{tether} which will be used to generate multifactor split private keys of an asymmetric crypto-key.

Key Generation Protocol-Initial Generation and Distribution of A Multifactor Split Asymmetric Crypto-Key with A Rolling Crypto-Key to Enhance the Security of A Stored Factor

Referring now to FIG. 6, preferably the generation of the multifactor split asymmetric crypto-key begins with the generation of the factors. The following operations will be discussed in terms of a two factor implementation. In this implementation, one factor corresponds to the password, which has sometimes been referred to above as F_p . The other factor is the private key of an asymmetric crypto-key generated for storage on removable media, which has sometimes been referred to above as F_k .

-Generation of the Factor-

In this implementation, the processor 300 of the user's PC 200, executing programmed instructions stored on the hard disk 325, generates a first asymmetric crypto-key pair in step 600. As the factor will, in the particular implementation being

described, be stored on the memory stick **396**, which is shown as USB flash memory, the asymmetric crypto-key pair generated in step **600** will, hereafter, be referred hereafter as D_{USB} , N_{USB} and E_{USB} , N_{USB} , where $D_{USB}=F_k$. Preferably, the crypto-key pair is an RSA asymmetric crypto-key, although this is not mandatory and another type of crypto-key of even something other than a crypto-key could be used, if desired. In other implementations, this factor could, if desired, be generated by the processor **500** of a network server **400**, executing programmed instructions stored on the hard disk **525**. As N is a well known modulus and not of particular relevance to the present invention, the generated asymmetric crypto-key pair will, at times, be described below only in terms of the private key D_{USB} and public key E_{USB} .

-Generation of the Rolling Key-

At step **605**, the processor **300** of the user's PC **200** also generates another, or second, asymmetric crypto-key pair, having a private key D_R and a public key E_R , and a modulus N_R . This asymmetric crypto-key pair will serve as a rolling crypto-key and be used to secure D_{USB} when stored on the memory stick **396**. The processor **300** associates this rolling key with D_{USB} , E_{USB} and N_{USB} . Preferably, the rolling key is an RSA asymmetric crypto-key pair, although this is not mandatory as another type of asymmetric crypto-key pair could also be used as the rolling key. Here again, in other implementations, the rolling key could, if desired, be generated and associated with the factor D_{USB} by the processor **500** of a network server **400**, executing programmed instructions stored on the hard disk **525**.

-Securing the Factor with the Rolling Key-

In step **610**, the processor **300** of the user's PC **200** encrypts the factor D_{USB} with either the private key D_R or public key E_R of the rolling asymmetric key pair generated in step **605**. In this implementation, private key D_R is used for this encryption, i.e. ciphertext $CD_{USB}=\text{Encrypt}(D_{USB}, D_R)$. Thus, D_{USB} can now only be used to derive the first private key portion if it is first decrypted using public key E_R , i.e. $\text{Decrypt}(CD_{USB}, E_R)=D_{USB}$.

Optionally, but preferably, at step **612** the processor **300** of the user's PC **200** encrypts D_R , i.e. ciphertext $CD_R=\text{Encrypt}(D_R, K_{DR})$. In this regard, one option is to encrypt D_R using a key which is stored on the user's PC **200**, such as another of the multi-factors for generating D_1 , e.g. D_{rether} , in which case the key would typically be different for each user. Another option is to encrypt D_R using a key that is built into the operating system or other software that is being executed by processor **300** of the user's PC **200**, in which case the key would typically be the same for each user. It will be recognized that the key used to encrypt D_R could be an asymmetric or symmetric key, but the rolling key D_R itself must be part of an asymmetric crypto-key pair, because one of the keys of the asymmetric private-public crypto-key pair, in this implementation E_R , must be stored by an entity other than the user.

At step **615**, the processor **300** of the user's PC **200** stores the optionally encrypted private rolling key D_R in association with, e.g. co-located with, ciphertext CD_{USB} on the memory stick **396**.

-Distribution of the Rolling Key-

At step **620**, the processor **300** of the user's PC **200** directs transmission of the non-private portions of the generated crypto-key pair, i.e., E_{USB} and N_{USB} , as well as the other key of the rolling crypto-key pair not used to secure, i.e. encrypt, the factor D_{USB} , to a second network device. Since the first network device is associated with the user in the implementation being described, the second network device is associated with a network entity other than that user. The entity could be a sponsor, merchant or distinguished entity repre-

sented on the network by a server as discussed above. In this implementation the transmission is to sponsor station **50** via network **10**. Since private rolling key D_R is used to secure the factor D_{USB} , public rolling key E_R and N_R , are directed by the processor **300** to sponsor station **50** via network **10**. In accordance with the processor directive, the modem **360** transmits E_{USB} , N_{USB} and E_R , N_R via the I/O port **365**. It should be appreciated that this transmission could be broken into multiple transmissions, and/or could be encrypted with the symmetric key/one time activation code, or even another key. Preferably, at least the transmitted E_{USB} and E_R are encrypted with the symmetric key/one time activation code, or other key. Of course, as desired, either or both of N_{USB} and N_R could also be encrypted. The sponsor station server **400** receives E_{USB} , N_{USB} and E_R , N_R via the I/O port **565**. The received E_{USB} , N_{USB} and E_R , N_R are directed by the modem **560** to the processor **500**.

Optionally, but preferably, at step **622** the processor **500** of the sponsor server **400** encrypts E_R , i.e. ciphertext $CE_R=\text{Encrypt}(E_R, K_{ER})$ and E_{USB} , i.e. ciphertext $CE_{USB}=\text{Encrypt}(E_{USB}, K_{EUSB})$. With regard to E_R , one option is to encrypt E_R using a key that has been generated by and stored on the sponsor server **400**, e.g. a generated symmetric key. Another option is to encrypt E_R using a key that is built into the operating system or other software that is being executed by processor **500** of the sponsor's server **400**. With regard to E_{USB} , one option is to use the public key E_R to encrypt E_{USB} . Other options are to encrypt E_{USB} using a key, e.g. a symmetric key, that has been generated by and stored on the sponsor's server **400** or a key that is built into the operating system or other software that is being executed by processor **500** of the sponsor's server **400**. It will be recognized that the key(s) used to encrypt E_R and/or E_{USB} can be asymmetric or symmetric, but the rolling key E_R itself must be part of an asymmetric crypto-key pair, because one of the keys of the asymmetric private-public crypto-key pair, in this implementation D_R , must be used to secure the factor D_{USB} and be stored by the user device.

At step **625**, the processor **500**, in turn, directs the storage of received, optionally encrypted E_{USB} and N_{USB} in association with received, optionally encrypted E_R and N_R , preferably on the hard disk **525** of the sponsor station server **400**. Whether or not encrypted, E_{USB} , N_{USB} and E_R , N_R are preferably stored in a persistent state on hard disk **525**, in association with an applicable user's identifier (ID).

At step **630**, after directing transmission of E_{USB} , N_{USB} and E_R , N_R at step **620**, the processor **300** of the user's PC **200** destroys at least E_{USB} and E_R . The processor **300** of the user's PC **200** may also, if desired, destroy N_{USB} and N_R . Accordingly, the processor no longer has access to E_{USB} and E_R , and additionally may also no longer have access to N_{USB} and N_R .

Accordingly, after steps **625** and **630** are completed, the applicable user device **30** has access to the ciphertext CD_{USB} , which is the factor D_{USB} encrypted with the rolling key D_R , and the rolling key D_R itself stored on the user's USB memory stick **396**, whenever the portable memory stick **396** is interconnected with the applicable user device **30**. The sponsor station **50** has access to public factor key E_{USB} , N_{USB} and public rolling key E_R , N_R , which are persistently stored in association with the user's ID on hard disk **525**.

-Generation of the User's Multifactor Split Asymmetric Crypto-Key-

At step **635**, the processor **300** of the user's PC **200** generates yet another, i.e. a third, asymmetric crypto-key pair, including private key D_U , public key E_U , and modulus N_U , which will serve as the user's asymmetric crypto-key. Here again, in other implementations, the user's asymmetric

crypto-key could, if desired, be generated by the processor 500 of a network server 400, executing programmed instructions stored on the hard disk 525.

At step 640, the processor 300 of the user's PC 200 splits D_U into at least a first private key portion D_{U1} , which corresponds to the first private key portion sometimes referred to above as D1, and a second private key portion D_{U2} , which corresponds to the second private key portion sometimes referred to above as D2, by first determining D_{U1} , and then determining D_{U2} utilizing conventional techniques based on the well known relationship between D_{U1} and D_{U2} , i.e. $D_{U1} * D_{U2} = D \text{ modF} (N)$.

The processing to determine D_{U1} is based upon the multiple factors. As described above, in this implementation the multiple factors are the factor F_p , which corresponds to the user's password, and the factor D_{USB} , which is a private key of an asymmetric crypto-key pair. However, as noted above, the multiple factors could be any two or more of F_p , D_{USB} , another factor commonly referred to as D_{tether} , which is derived in a manner similar to D_{USB} but stored on the user's PC 200 and/or other type factors.

In step 645, the processor 300 of the user's PC 200 calculates D_{U1} utilizing the PKCS-5 algorithm, which is a well known one way function preferably stored on the hard disk 325. The preferred equation for D_{U1} is as follows:

$$D_{U1} = \text{PKCS-5}(\text{sign}\{\text{Sha-1}(\text{password}), D_{USB}\}, \text{salt}, \text{iteration count}) \quad (1)$$

Thus, as shown in equation (1), D_{U1} is computed in by taking a first Sha-1 hash of the password, where Sha-1 (password) = F_p , and transforming this quantity with D_{USB} , and then using the result of this transformation as an input to the PKCS-5 algorithm, along with the salt and the iteration count. After the determination of D_{U1} , the user's PC 200 has knowledge of D_{U1} , D_U and N_U . Accordingly, in step 650, the processor 300 of the user's PC 200 can determine D_{U2} based on the relationship $D_{U1} * D_{U2} = D_U \text{ modF} (N_U)$, and thereby complete the splitting of D_U by computing D_{U2} .

For those cases in which it is desired to use the password, D_{USB} and D_{tether} as the multiple factors, the following equation for determining D_{U1} can be used:

$$D_{U1} = \text{PKCS-5}(\text{sign}\{\text{Sha-1}(\text{sign}\{\text{Sha-1}(\text{password}), D_{tether}\}), D_{USB}\}, \text{salt}, \text{iteration count}) \quad (2)$$

Thus, as shown in equation (2), D_{U1} is computed by taking a first Sha-1 hash of the password, where Sha-1 (password) = F_p , and transforming this quantity with D_{tether} , taking a second Sha-1 hash of the transformed quantity and transforming the second Sha-1 hash with D_{USB} , and then using the result of this second transformation as an input to the PKCS-5 algorithm, along with the salt and the iteration count. After the determination of D_{U1} , the user's PC 200 has knowledge of D_{U1} , D_U and N_U . Accordingly, the processor 300 of the user's PC 200 can determine D_{U2} based on the relationship $D_{U1} * D_{U2} = D_U \text{ modF} (N_U)$, and thereby complete the splitting of D_U .

For those cases in which it is desired to use the password and D_{tether} as the multiple factors, but not D_{USB} , the following equation for determining D_{U1} can be used:

$$D_{U1} = \text{PKCS-5}(\text{sign}\{\text{Sha-1}(\text{password}), D_{tether}\}, \text{salt}, \text{iteration count}) \quad (3)$$

Thus, as shown in equation (3), D_{U1} is computed by taking a first Sha-1 hash of the password, where Sha-1 (password) = F_p , and transforming this quantity with D_{tether} , and then using the result of this transformation as an input to the PKCS-5 algorithm, along with the salt and the iteration count. After the determination of D_{U1} , the user's PC 200 has knowledge of

D_{U1} , D_U and N_U . Accordingly, the processor 300 of the user's PC 200 can determine D_{U2} based on the relationship $D_{U1} * D_{U2} = D_U \text{ modF} (N_U)$, and thereby complete the splitting of D_U .

After the processor 300 of the user's PC 200 determines D_{U2} , at step 655 the processor 300 destroys D_U and D_{U1} .

-Distribution of the User's Multifactor Split Asymmetric Crypto-Key-

At step 660, the processor 300 directs transmission of D_{U2} , E_U and N_U to the entity with which the user is establishing a multifactor asymmetric crypto-key. As discussed above, the entity could be a sponsor, merchant or distinguished entity represented on the network by a server. However, in this particular implementation the transmission is to sponsor station 50 via network 10. In accordance with the processor directive, the modem 360 transmits D_{U2} , E_U and N_U via the I/O port 365. It should be appreciated that this transmission could be broken into multiple transmissions, and could be encrypted with the symmetric key/one time activation code, or even another key. Preferably, at least the transmitted D_{U2} is encrypted with the symmetric key/one time activation code, or other key. Of course, as desired, either or both of E_U and N_U could also be encrypted. It will also be recognized that the transmission in steps 620 and 660 could be combined in a single transmission, if so desired.

The sponsor station server 400 receives D_{U2} , E_U and N_U via the I/O port 565. The received D_{U2} , E_U and N_U are directed by the modem 560 to the processor 500. Optionally, but preferably, at step 662 the processor 500 of the sponsor server 400 encrypts D_{U2} , i.e. ciphertext $CD_{U2} = \text{Encrypt}(D_{U2}, K_{DU2})$ and E_U , i.e. ciphertext $CE_U = \text{Encrypt}(E_U, K_{EU})$. One option is to encrypt D_{U2} and/or E_U using a key that has been generated by and stored by the sponsor server 400. Another option is to encrypt D_{U2} and/or E_U using a key that is built into the operating system or other software that is being executed by processor 500 of the sponsor server 400. It will be recognized that the key(s) used to encrypt D_{U2} and/or E_U could be asymmetric or symmetric.

At step 665, the processor 500 directs the storage of optionally encrypted D_{U2} and E_U , along with N_U , in association with E_{USB} , N_{USB} and E_R , N_R , preferably on the hard disk 525 of the sponsor station server 400. D_{U2} , E_U and N_U are also preferably stored in a persistent state on hard disk 525, in association with the applicable user's identifier (ID).

At step 667, after directing transmission of D_{U2} , E_U and N_U at step 660, the processor 300 of the user's PC 200 destroys D_{U2} . The processor 300 may also destroy E_U and N_U , if so desired. Accordingly, the processor no longer has access to D_{U2} , and additionally may also no longer have access to E_U and N_U .

Alternatively the key association entity, in this implementation sponsor station 50, could generate one or more of the first, second, or third asymmetric crypto-key pairs, and perform the splitting of D_U . If a device representing an entity other than the applicable user, e.g. sponsor server 400, generates either the first or the second asymmetric crypto-key pair, or both, it will direct transmission of one part of each key pair, i.e. the private or public key of the applicable generated asymmetric crypto-key pair, in this implementation D_R and/or D_{USB} , to the user PC 200 and destroy the copy at the server 400, so that only the user's PC 200, through the storage on the hard disk 325 or USB memory stick 396, has access to the key or keys, in this implementation access to D_R and/or D_{USB} . If a device representing an entity other than the applicable user generates the third asymmetric crypto-key pair and performs the splitting, it need not provide any associated information to the user's PC 200. However, preferably the user will provide

the password to the generating device for use with the PKCS-5 algorithm. Also, the generating device having generated D_{U1} and D_{U2} destroys D_{U1} , D_U and the password, and stores D_{U2} , preferably on a hard disk and in a persistent state. Login Protocol-With Generation and Distribution of A New Rolling Key to Enhance the Security of A Stored Factor

The entity to which the user device 30 directed the transmissions described in steps 620 and 660, in this implementation a sponsor represented by the sponsor station 50, provides trusted authentication of an individual user during login. For this implementation, the login protocol is described in detail below in the context of a request for authentication being received by the user device 30 from the sponsor station 50. However, those skilled in the art will recognize that the described protocol is easily adapted to requests for authentication received from other than the sponsor station 50. It will also be understood that in the described protocol, the authentication request from the sponsor station 50 may represent an authentication request initiated by an entity other than the sponsor. That is, the authentication request may have been initiated by a merchant represented by a merchant server 40-41 or another user represented by another user device 31-33 or a trusted distinguished entity represented by distinguished server 60-62. Furthermore, if the user device 30 had directed the transmissions described in steps 620 and 660 to an entity other than the sponsor station 50, e.g. to a merchant represented by a merchant server 40-41 or another user represented by another user device 31-33 or a trusted distinguished entity represented by distinguished server 60-62, the authentication request could represent an authentication request initiated by a sponsor represented by sponsor station 50. It will also be recognized that a merchant server, such as merchant server 40, or a distinguished server, such as distinguished server 60, might also functioned as the sponsor server 50, although generally this will not be the case.

-Initial User Authentication and Unlocking the Secured Factor-

Referring now to FIG. 7, at step 700, a communication session is established between the user device 30 and the sponsor station 50 via network 10, and at step 705, the processor 500 of the sponsor's station 50 directs transmission of and, in accordance with the directive, the modem 560 and I/O port 565 transmit a request, via network 10, to user device 30, requesting that the applicable user authenticate himself or herself to the sponsor station 50. The I/O port 365 receives the transmission and the modem 360 directs the request to the processor 300 of the user's device 30. At step 710, the processor 300 of user device 30 directs and the modem 360 and I/O port 365 transmit the user's user ID to the sponsor station 50 via network 10. It should be understood that while the user's ID itself is not encrypted by the user's device 30 and therefore can be considered as transmitted in the clear, in some, if not most, implementations communications between the user device 30 and the sponsor station 50 are preferably protected using server side SSL encryption, which is well understood by those skilled in the art and therefore not further described herein.

The transmitted user ID is received by I/O port 565 and directed by modem 560 to the processor 500 of the sponsor station 50. Next, at step 715, the processor 500 of sponsor station 50 generates a challenge, which consists of a random number R1 and a time stamp, and directs transmission of the same to the user device 30 via the network 10, also in the clear. In accordance with the directive the challenge is transmitted via the modem 560 and I/O port 565.

The transmitted challenge is received by the I/O port 365 and directed by the modem 360 to the processor 300. In

response to the challenge, the processor 300 of the user device 30, at step 720, generates a request including a permission request (PR) that consists of the challenge, a time stamp, and a random number R2. The generated request also includes a request for E_{USB} , N_{USB} and E_R , N_R .

In order to authenticate himself or herself to the sponsor station 50, the user, represented by the user device 30, must demonstrate knowledge of D_{U1} , the factors associated with D_{U1} , in this implementation F_p and D_{USB} , and/or the one of the private-public rolling crypto-key pair which has been used to secure a factor, in this implementation the private rolling key D_R that has been used to secure factor D_{USB} . Preferably, the user must demonstrate knowledge of all these items. It should be noted that, as discussed above, the user device 30 does not provide the user's password to the sponsor station 50. Thus, at step 720, the user makes the removable media 396 upon which D_{USB} encrypted with D_R and D_R itself are stored available to user device 30 for retrieval by processor 300.

If D_R is stored in an encrypted state, in step 722 the processor 300 of user device 30 decrypts D_R , i.e. $D_R = \text{Decrypt}(CD_R, K_{DR})$, prior to directing transmission of proof of knowledge of D_R , for example by transmitting D_R itself or preferably a time stamp or challenge signed with D_R , to the sponsor station 50. In step 725, the processor 300 then directs and, in accordance with this director, the modem 360 and I/O port 365 function to transmit the proof of knowledge of D_R and the user's ID, together with the generated request, which includes the PR and the request for E_{USB} , N_{USB} and E_R , N_R , to the sponsor station 50 via the network 10.

The information transmitted in step 725 is received by I/O port 565 and directed by modem 560 to processor 500. At step 730, the processor 500 of sponsor station 50 determines whether or not the proof of knowledge of D_R transmitted by the user device 30 does in fact prove knowledge of the private rolling key that has been used to secure, i.e. encrypt, D_{USB} . This can be done using any of several well known techniques. For example, the processor 500 could encrypt a test message TM using the public rolling key E_R , i.e. $\text{ciphertext CTM} = \text{Encrypt}(TM, E_R)$, which as discussed above is stored at the sponsor station 50, and then attempt to decrypt TM using the transmitted private rolling key D_R , i.e. $\text{Decrypt}(CTM, D_R) = TM$. However, preferably the processor 500 need only recover a time stamp or challenge signed with D_R by applying E_R . If TM, or alternatively the time stamp or challenge, is successfully recovered, the user device 30 has proved to the sponsor station 50 that the user has knowledge of that one of the private-public rolling crypto-key pair, i.e. in this implementation D_R , used to secure the factor D_{USB} . If not, the login will not be completed and the processor 500 preferably suspends the user's ID.

If the processor 500 determines that the user has proved knowledge of the rolling crypto-key used to secure the factor D_{USB} , at step 735 the processor 500 retrieves E_{USB} , N_{USB} and E_R , N_R from storage. If either or both E_{USB} and E_R are stored in an encrypted state, in step 737 the processor 500 decrypts E_{USB} and/or E_R , i.e. $E_{USB} = \text{Decrypt}(CE_{USB}, K_{E_{USB}})$ and/or $E_R = \text{Decrypt}(CE_R, K_{E_R})$, prior to transmitting these keys to the user station 30. At step 740, the processor 500 directs and, in accordance with this directive the modem 560 and I/O port 565 function to transmit E_{USB} , N_{USB} and E_R , N_R to user device 30 via the network 10. In step 745, which preferably is performed at this point, the processor 500 destroys E_R , N_R or sets a flag or other indicator that E_R , N_R must be reset, or both.

The keys transmitted in step 740 are received by the I/O port 365 and directed by the modem 360 to the processor 300. At step 750, the processor 300 of user device 30 applies the

public rolling key E_R to unlock the factor D_{USB} that had been stored on the removable media **396** encrypted with the rolling private key D_R , i.e. ciphertext $CD_{USB} = \text{Encrypt}(D_{USB}, D_R)$. More particularly, the processor **300** proceeds to decrypt ciphertext CD_{USB} using the received public rolling key E_R , i.e. $\text{Decrypt}(CD_{USB}, E_R) = D_{USB}$. In step **755**, the processor **300** determines if D_{USB} is successfully recovered. If so, the sponsor station **50** has proved to the user device **30** that the sponsor has knowledge of the other of the private-public rolling crypto-key pair that was not used to secure the factor D_{USB} , and hence authenticates the sponsor to the user. If not, the processor **300** could, for example, suspend use of the user's ID and notify the sponsor station **50** and perhaps other network entities of the suspension of the user's ID.

-Resetting the Rolling Key-

After the processor **300** successfully decrypts the factor D_{USB} , in step **760** processor **300** preferably destroy D_R so that it is no longer available or stored on the removable media **396**. In step **765**, the user device **30** and sponsor station **50** reset the rolling asymmetric crypto-key. In this regard, processor **300** generates a new rolling asymmetric crypto-key pair having a private key, which will be referred to as D_{R1} , a public key, which will be referred to as E_{R1} , and a modulus N_{R1} . In this implementation the processor **300** of user device **30** again secures the factor, this time by encrypting D_{USB} with D_{R1} , and stores the secured factor, i.e. D_{USB} encrypted with D_{R1} , along with D_{R1} itself, on the removable media **396**. The processor **300** also directs and, in accordance with this directive the modem **360** and I/O port **365** function to transmit E_{R1} , N_{R1} to the sponsor station **50**, which stores E_{R1} , N_{R1} in association with E_{USB} , N_{USB} to reset E_R , N_R , which are deleted from the hard disk **525** storage of sponsor station server **400**. After distribution to the sponsor station **50**, the user device **30** destroys its copy of E_{R1} , N_{R1} . The above described resetting is performed at each new login and in the manner describe in steps **605-625** with reference to $E_R N_R$, as applicable.

-Deriving the User's Portion of the Split Private Key and Completing Initial Login Requirements-

At step **770**, the processor **300** of the user device **30** directs the display controller **520** to present, on display interface **521**, a request that the user enter the user's password. In response to the request, the user enters a password via keyboard **331**, which is directed by keyboard controller **320** to processor **300**. After receipt of the user's password, at step **775** the processor **300** of user device **30** computes D_{U1} , by taking a first Sha-1 hash of the user's password, where Sha-1 (password) = F_p , and transforming this quantity with recovered factor D_{USB} , i.e. ciphertext $CF_p = \text{Encrypt}(F_p, D_{USB})$, and then using the result of this transformation, i.e. CF_p , as an input to the PKCS-5 algorithm, along with the salt and the iteration count. Thus, after completing step **775**, the initial login procedure is completed and the user device **30** has knowledge of the first private key portion D_{U1} of the split private key D_U of the user's asymmetric crypto-key.

-Final User Authentication and Completing the Login Requirements-

Because in this implementation only two factors are used to generate the private key portion D_{U1} , at step **800** the processor **300** of user network device **30** creates a signed permission request (SPR) using only D_{U1} , and D_{USB} , i.e. ciphertext $CSPR = \text{Encrypt}(\text{sign}(\text{PR}, D_{USB}), D_{U1})$. Note that neither the rolling key nor the password related factor F_p are applied. It should, however, be noted that while the factor corresponding to the password, i.e. F_p , is preferably not used, it could be used

in the SPR if so desired. The signed permission request has the following form:

$$CSPR = (\text{PR}, \text{sign}(\text{Sha-1}(\text{PR}), D_{USB})) D_{U1} \quad (4)$$

Thus, in this implementation PR is combined with a Sha-1 hash of PR signed with D_{USB} , and this combination is then encrypted with D_{U1} . If an additional factor(s) were used to generate the split private key portion D_{U1} in the present implementation, Sha-1 hash of PR signed with each additional factor and encrypted with D_{U1} would also preferably be included in the a signed permission request (SPR). At step **805**, the processor **300** of user device **30** directs and, in accordance with this directive the modem **360** and I/O port **365** function to transmit CSPR to the sponsor station **50** via network **10**.

The I/O port **565** receives the transmitted CSPR and modem **560** directs the received CSPR to processor **500**. In step **810**, the processor of sponsor station **50** decrypts if necessary and applies D_{U2} , E_U and N_U , which as discussed above have been previously stored by the sponsor station **50**, to decrypt and thereby recover PR and sign (Sha-1(PR), D_{USB}), i.e. $\text{Decrypt}(CSPR, D_{U2}) E_U = \text{PR} + \text{sign}(\text{Sha-1}(\text{PR}), D_{USB})$. In step **815**, the processor **500** verifies that the challenge included in the recovered PR is correct and, if so, thereby explicitly verifies the user's knowledge of D_{U1} . If not, the sponsor station processor **500** may suspend the user's ID.

At step **820** the processor **500** of sponsor station **50** decrypts if necessary and applies E_{USB} and N_{USB} , which as discussed above have also been previously stored at the sponsor station **50**, to decrypt and recover PR from sign (Sha-1(PR), D_{USB}), i.e. $\text{Decrypt}(\text{SPR}, D_{USB}) E_{USB} = \text{PR}$. In step **825**, the processor **500** verifies that the challenge included in this recovered PR is correct and, if so, thereby explicitly verifies the user's knowledge of the factor D_{USB} . If not, the processor **500** suspends the user ID. The successful completion of steps **815** and **825** explicitly verifies the user's knowledge of the user's key portion D_{U1} and the factor D_{USB} .

Furthermore, the successful completion of step **810-825** implicitly verifies the user's knowledge of the user's password, and hence also of factor F_p and other factors, if any, required to correctly construct D_1 . It will be recognized that, if desired, the user's knowledge of any of such other factors could be explicitly verified by the sponsor station **50** in a manner similar to that described with reference to steps **820** and **825**, although this is not mandatory, and one or more of such direct additional verifications may be omitted depending on the implementation.

In this implementation, upon successful completion of step **825**, the user is authenticated and the login is completed. Following completion of the login, the sponsor station **50** and the user device **30** interact to create a symmetric session crypto-key used to encrypt and MAC communications between the two. Creation and use of such a session key is well known in the art and according will not be further described here.

As described above, the use of rolling key to secure one or more factor needed to generate a private key portion of a user's split asymmetric crypto-key decreases the ability of an attacker to spoof the system. Even in the unlikely event that an attacker steals or otherwise obtains access to the encrypted factor, e.g. CD_{USB} , the rolling key, e.g. D_R , and the user's ID and password, the rolling key D_R will become outdated the next time the user performs a login, whether it is successful, which will be the case if the user's login is performed prior to the attacker attempting to use the information to login as the user, or unsuccessful, which will be the case if the user's login is performed after the attacker has used the information to login as the user. This is because, in either case, the rolling key

obtained by the attacker and that maintained by the user will be out of synchronization after it is used one time for login.

Furthermore, if the user's login is performed prior to the attacker attempting to login using the information, the rolling key that the attacker has access to will be out of synchronization with the corresponding key maintained by the authenticating network, device, e.g. the sponsor station 50. On the other hand, if the user's login is performed after the attacker has logged-in using the information, the rolling key that the user has access to will be out of synchronization with the corresponding key maintained by the authenticating network device, e.g. the sponsor station 50. Thus the next attempted login, in the former case by the attacker and in the later case by the user, will result in an immediate suspension of the user's ID and thus the user's account.

In summary, the rolling key protection is difficult for an attacker to defeat. Furthermore, the use of an asymmetric crypto-key as the rolling key, with one of the asymmetric key pair stored by an entity other than the user, makes the system extremely difficult for an attacker to overcome.

The encrypting of a factor, such as D_{USB} , which serves as a first line of protection, in and of itself enhances the security, since the factor is never persistently stored in the clear. Even if a rolling key, such as D_R , is stored in the clear, which is not preferred, another rolling key, such as E_R , is still required to actually make use of D_{USB} , and therefore provides a second line of protection. The preferred encrypting of the rolling key, such as D_R , will serve as a third line of protection and further enhance the security, since in such case the rolling key is never persistently stored in the clear. Yet, if all else fails, there is also another line of protection. More particularly, even if, for example, an attacker were to successfully steal the removable media from user and attempt to use it to successfully login, the attack would be foiled if the attacker does not have the user's ID, or the user's password or any other factors required to generate the applicable key portion of a split private, or for that matter public, key.

However, even if the attacker were to overcome all of the above obstacles, the roaming of the rolling keys make it highly likely that the attacker would, at best, be able to spoof the system only one time before the rolling key which the attacker has access to becomes useless or the legitimate user becomes aware of the attack because the rolling keys are no longer in sync. Thus, an attack using the rolling key stored by a user on a removable media or elsewhere, should quickly become apparent to the legitimate user and/or authenticating entity and result in prompt suspension of the user's ID and account after an attack, at least until the rolling key is reset.

It will also be recognized by those skilled in the art that, while the invention has been described above in terms of one 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 network communications, and, more particularly, for securing factors of split private asymmetric keys, 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 securing information on a communications network comprising:

a storage device configured to store information encrypted with a first type-one rolling key, wherein the first type-one rolling key and a first type-two rolling key are associated with a first asymmetric rolling crypto-key; and a processor configured with logic to (i) direct transmission from a sending entity to an external computer system, via a network, of a request for the first type-two rolling key, (ii) receive from the external computer system, via the network, the first type-two rolling key responsive to the directed transmission, wherein the external computer system sends the first type-two rolling key after authentication of the sending entity based on a transmission of a proof of knowledge of the first type-one rolling key from the sending entity to the external computer (iii) decrypt the stored encrypted information with the first type-two rolling key, (iv) after so decrypting the information, generate a second asymmetric rolling crypto-key having a second type-one rolling key and a second type-two rolling key, (v) encrypt the information with the second type-one rolling key

wherein at least one of the first type-one rolling key and the second type-one rolling key are generated based on a factor, which is generated based at least on the information or a password associated with a user.

2. The system according to claim 1, wherein:

the processor is further configured with logic to (i) generate the first asymmetric rolling crypto-key, and (ii) encrypt the information with the type-one first rolling key; and the storage device is configured to store the information encrypted with the first type-one rolling key or second type-one rolling key by the processor.

3. The system according to claim 1, wherein the processor is further configured with logic to generate the first type-one rolling key and the second type-one rolling key based on the factor, and at least one of the first asymmetric rolling crypto-key and the second asymmetric rolling crypto-key are associated with at least one of a user and the sending entity.

4. The system according to claim 1, wherein:

the processor is further configured with logic to (i) direct transmission to an external computer system, via the network, of a request for the second type-two rolling key, (ii) receive from the external computer system, via the network, the second type-two rolling key responsive to the directed transmission, (iii) decrypt the stored information encrypted with the second type-one rolling key by application of the received second type-two rolling key, (iv) after so decrypting the information, generate a third asymmetric rolling crypto-key having a third type-one rolling key and a third type-two rolling key, (v) encrypt the information with one of the third type-one rolling key and the third public rolling key, and (vi) direct transmission to an external computer system, via the network, of a request for the third type-two rolling key; and

the storage device is further configured to store the information encrypted with the third type-one rolling key.

5. The system according to claim 1, wherein the storage device is a portable storage device configured to be interconnected with and to be disconnected from the processor.

6. A system for securing information on a communications network, comprising:

a storage device configured to store information encrypted with a first type-one rolling key, wherein the first type-

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one rolling key and a first type-two rolling key are associated with a first asymmetric rolling crypto-key; and a processor configured with logic to (i) direct transmission from a sending entity to an external computer system, via a network, of a request for the first type-two rolling key, (ii) receive from the external computer system, via the network, the first type-two rolling key responsive to the directed transmission, wherein the external computer system sends the first type-two rolling key after authentication of the sending entity based on a transmission of a proof of knowledge of the first type-one rolling key from the sending entity to the external computer (iii) decrypt the stored encrypted information with the first type-two rolling key, (iv) after so decrypting the information, generate a second asymmetric rolling crypto-key having a second type-one rolling key and a second type-two rolling key, and (v) encrypt the information with the second type-one rolling key;

wherein the storage device is further configured to store the information encrypted with the second type-one rolling key;

wherein at least one of the first type-one rolling key and the second type-one rolling key is generated based on a factor, which is generated based at least on the information or a password associated with a user;

wherein at least one of the first type-one rolling key and the second type-one rolling key is a split private key having a first private key portion and a second private key portion; and

wherein the processor is further configured with logic to generate the first private key portion of at least one of the first type-one rolling key and the second type-one rolling key associated with the user based on the factor.

7. A method for securing information on a communications network, comprising:

storing information encrypted with a first type-one rolling key, wherein the first type-one rolling key and a first type-two rolling key are associated with a first asymmetric rolling crypto-key, wherein the stored information is accessible to a first network entity;

transmitting, via a network by the first network entity to a second network entity, a request for the first type-two rolling key;

transmitting, via the network by the first network entity to the second network entity, proof of knowledge of the first type-one rolling key, to authenticate the first network entity to the second network entity prior to receipt of the first type-two rolling key;

receiving, via the network by the first network entity from the second network entity, the requested first type-two rolling key;

decrypting, by the first network entity, the stored information encrypted with the first type-one rolling key, by application of the received first type-two rolling key;

generating, by the first network entity, a second asymmetric rolling crypto-key having a second type-one rolling key and a second type-two rolling key;

encrypting, by the first network entity, the information with the second type-one rolling key; and

storing the information encrypted with the second type-one rolling key,

wherein at least one of the first type-one rolling key and the second type-one rolling key are generated based on a factor, which is generated based at least on the information or a password associated with a user.

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8. The method according to claim 7, wherein at least one of the first type-one rolling key and the second type-one rolling key is a private key and at least one of the first type-two rolling key and the second type-two rolling key is a public key.

9. The method according to claim 7, further comprising transmitting, via the network from the first network entity to the second network entity, the second type-one rolling key.

10. The method according to claim 9, further comprising: transmitting, via the network from the first network entity to the second network entity, a request for the second type-two rolling key;

receiving, via the network by the first network entity from the second network entity, the requested second type-two rolling key;

decrypting, by the first network entity, the stored information encrypted with the second type-one rolling key, by application of the received the second type-one rolling key;

generating, by the first network entity, a third asymmetric rolling crypto-key having a third type-one rolling key and a third type-two rolling key;

encrypting, by the first network entity, the stored information with the third type-one rolling key; and

storing the information encrypted with the third type-one rolling key.

11. A method for securing information on a communications network, comprising:

storing information encrypted with one of a first type-one rolling key of a first asymmetric rolling crypto-key, wherein the first type-one rolling key and a first type-two rolling key are associated with the first asymmetric rolling crypto-key associated with a first network entity, wherein the stored information is accessible to the first network entity, wherein at least one of the first type-one rolling key and the first type-two rolling key is generated based on a factor, which is generated based at least on the information or a password associated with a user and the at least one of the first type-one rolling key and the first type-two rolling key is a split private key having a first private key portion and a second private key portion;

generating the factor based on at least the information or a password associated with a user, and encrypting the factor with the first type-one rolling key;

transmitting, via a network by the first network entity to a second network entity, a request for the first type-two rolling key;

receiving, via the network by the first network entity from the second network entity, the requested first type-two rolling key;

decrypting, by the first network entity, the factor encrypted with the first type-one rolling key, by application of the received the first type-two rolling key;

generating, by the first network entity, a second asymmetric rolling crypto-key having a second type-one rolling key and a second type-two rolling key;

encrypting, by the first network entity, the factor with the second type-one rolling key;

storing the factor encrypted with the second type-one rolling key;

generating, by the first network entity, the first private key portion based on the factor and another factor corresponding to a password associated with the first network entity; and

transmitting, via the network from the first network entity to the second network entity, proof of knowledge of the first private key portion to authenticate the first network entity to the second network entity.

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12. An article of manufacture for securing information on a communications network, comprising:
 computer readable storage media; and
 logic stored on the storage media, wherein the stored logic is configured to be readable by a computer and thereby cause the computer to operate so as to:
 store information encrypted with one of a first type-one rolling key, wherein the first type-one rolling key and a first type-two rolling key are associated with a first asymmetric rolling crypto-key, and the stored information is accessible to a first network entity;
 transmit, via a network to a second network entity, a request for the first type-two rolling key;
 transmit, via the network to the second network entity, proof of knowledge of the first type-one rolling key, to authenticate the first network entity to the second network entity, wherein the second network entity sends the first type-two rolling key to the first network entry only after the authentication is successful;
 receive, via the network from the second network entity, the requested first type-two rolling key;
 decrypt the stored information encrypted with the first type-one rolling key, by application of the received the first type-two rolling key;
 generate a second asymmetric rolling crypto-key having a second type-one rolling key and a second type-two rolling key;
 encrypt the information with the second type-one rolling key; and
 store the information encrypted with the second type-one rolling key,
 wherein at least one of the first type-one rolling key and the second type-one rolling key are generated based on a factor, which is generated based at least on the information or a password associated with a user.

13. The article of manufacture according to claim 12, wherein the stored logic is further configured to cause the computer to operate so as to (i) generate the first asymmetric rolling key having the first type-one rolling key and the first type-two rolling key, and (ii) encrypt the information with the first type-one rolling key.

14. The article of manufacture according to claim 12, wherein the stored logic is further configured to cause the computer to operate so as to:
 transmit, via the network to the second network entity, the second type-one rolling key;
 transmit, via the network to the second network entity, a request for the second type-two rolling key after having transmitted the second type-one rolling key;
 receive, via the network from the second network entity, the requested the second type-two rolling key;

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decrypt the stored information encrypted with the second type-one rolling key, by application of the received the second type-two rolling key;
 generate a third asymmetric rolling crypto-key having a third type-one rolling key and a third type-two rolling key;
 encrypt the information with the third type-one rolling key; and
 store the information encrypted with the third type-one rolling key.

15. An article of manufacture for securing information on a communications network, comprising:
 computer readable storage media; and
 logic stored on the storage media, wherein the stored logic is configured to be readable by a computer and thereby cause the computer to operate so as to:
 store information encrypted with a first type-one rolling key, wherein the first type-one rolling key and a first type-two rolling key are associated with a first asymmetric rolling crypto-key, and the stored information is accessible to a first network entity;
 transmit, via a network to a second network entity, a request for the first type-two rolling key;
 receive, via the network from the second network entity, the requested the first type-two rolling key;
 decrypt the stored information encrypted with the first type-one rolling key, by application of the received the first type-two rolling key;
 generate a second asymmetric rolling crypto-key having a second type-one rolling key and a second type-two rolling key;
 encrypt the information with the second type-one rolling key; and
 store the information encrypted with the second type-one rolling key;
 wherein at least one of the first type-one rolling key and the second type-one rolling key are generated based on a factor, which is generated based at least on the information or a password associated with a user;
 wherein at least one of the first type-one rolling key and the first type-two rolling key is a type of a private key, wherein the private key is a split private key having a first private key portion and a second private key portion; and
 wherein the stored logic is further configured to cause the computer to operate so as to (i) generate the first private key portion based at least on the factor and another factor corresponding to a password associated with the first network entity, and (ii) transmit, via the network to the second network entity, proof of knowledge of the first private key portion to authenticate the first network entity to the second network entity.

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