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(71) Applicant(s):  
Lookout, Inc.  
One Front Street, Suite 2700, San Francisco 94111,  
California, United States of America  
(72) Inventor(s):  
Kevin Patrick Mahaffey  
David Luke Richardson  
Ariel Salomon  
R Tyler Croy  
Samuel Alexander Walker  
Brian James Buck  
Sergio Ivan Marcin Gorrino  
David Golombek  
(74) Agent and/or Address for Service:  
Optimus Patents Limited  
Grove House, Lutyens Close, Chineham Court,  
BASINGSTOKE, Hampshire, RG24 8AG,  
United Kingdom

(54) Title of the Invention: **Multi-factor authentication and comprehensive login system for client-server networks**  
Abstract Title: **Multi-factor authentication and comprehensive login system for client-server networks**

(57) Embodiments are directed to a system and method for authenticating a user of a client computer making a request to a server computer providing access to a network resource through an authentication platform that issues a challenge in response to the request requiring authentication of the user identity through a reply from the client computer, determining one or more items of context information related to at least one of the user, the request, and the client computer, and determining a disposition of the request based on the reply and the one or more items of context information. The reply includes a user password and may be provided by an authorizing client device coupled to the client computer over a wireless communications link.

