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(54) METHOD AND APPARATUS FOR USER AUTHENTICATION USING A CELLULAR TELEPHONE AND A TRANSIENT PASS CODE

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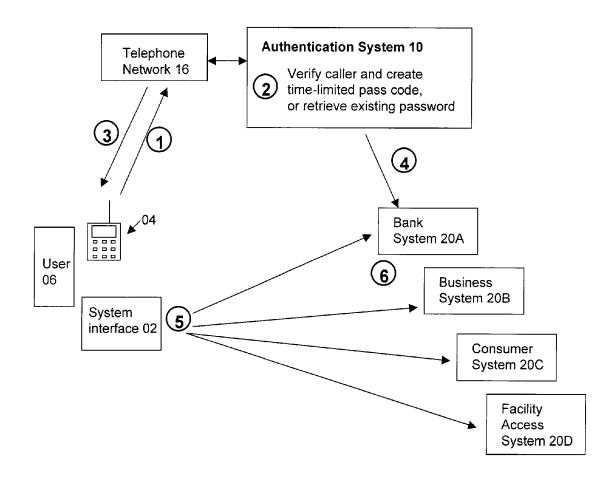
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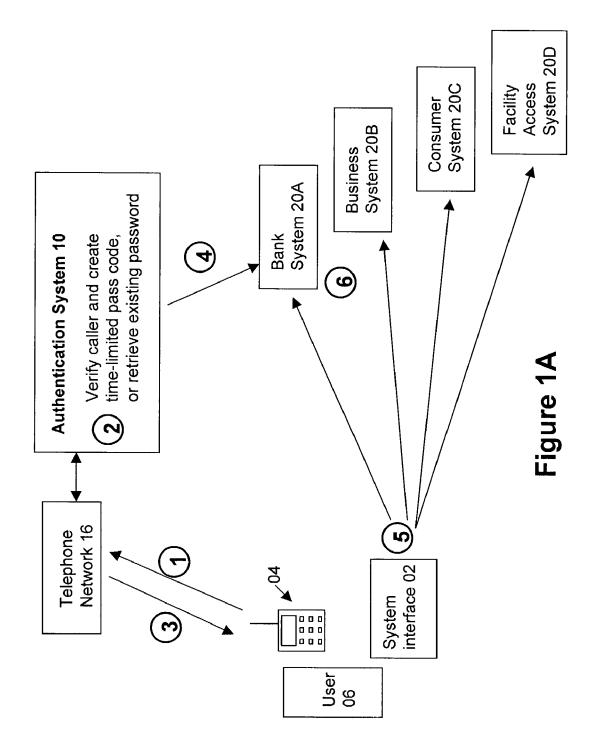
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**ABSTRACT** (57)

Authentication system 10 is used to store a user's existing passwords; alternatively, the authentication system creates on demand a transient random pass code that is good for a limited duration. When the user has forgotten the password in a traditional system, alternatively, without the need to create or remember passwords, user can use transient pass codes. The user retrieves the password or the pass code via a cell telephone 800 call to the authentication system, before logging on to the system.

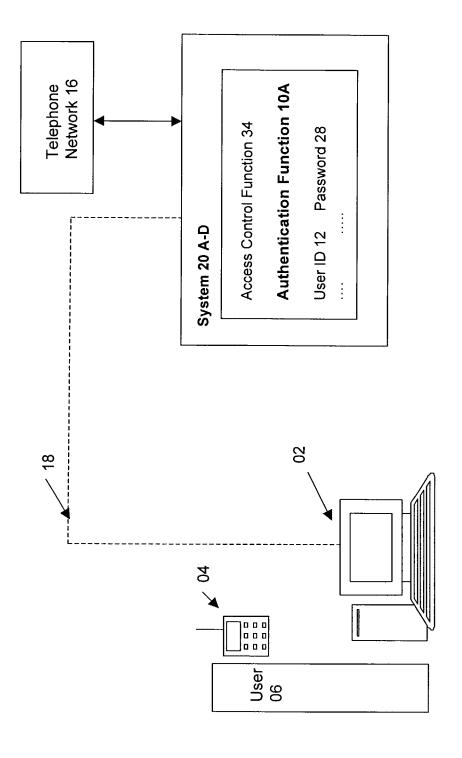


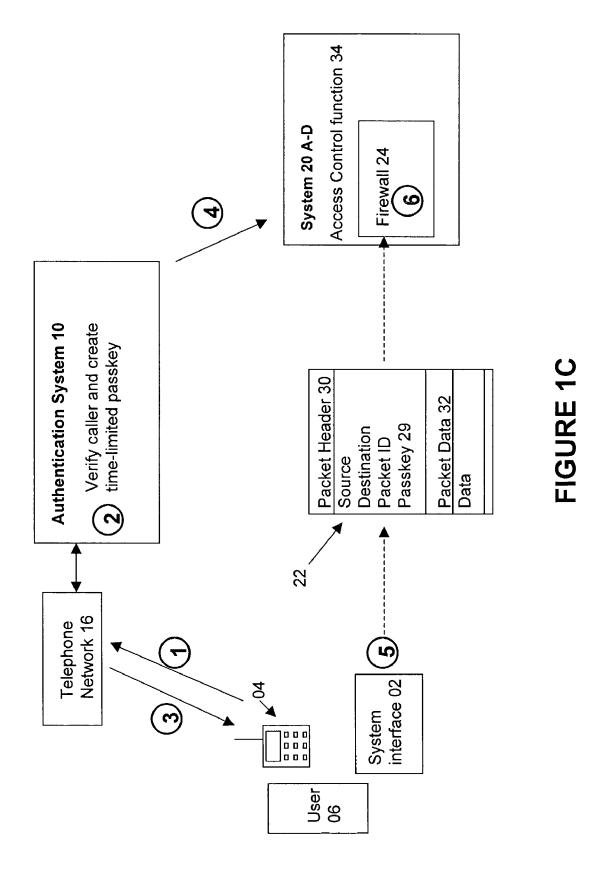






# FIGURE 1B







Log in Web page page 220	User Id	Transient Pass Code 14	No need to Create or remember passwords. 226 Use Transient Pass Code Call 1-800 222 9999 using your cell phone to obtain a transient pass code.	
Log in Web page page 210	User Id12	Password 28	If You forget your password 216 Call 1-800 222 4433 using your cell phone to	

	59	l phone to	
Log in Web page page 230	Passkey 7073994333-4345	236 Call 1-800 Bank One using your cell phone to obtain the passkey.	

Use Transient PIN, Call 1-800 222 9999 using your cell phone to obtain a transient PIN.

0000 0000

## Figure 2



ATM/POS/ Facility Access Terminal 250

Insert/Slide Your card And enter PIN

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