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Rolfe

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(54) **USE OF PUBLIC SWITCHED TELEPHONE NETWORK FOR AUTHENTICATION AND AUTHORIZATION IN ON-LINE TRANSACTIONS**

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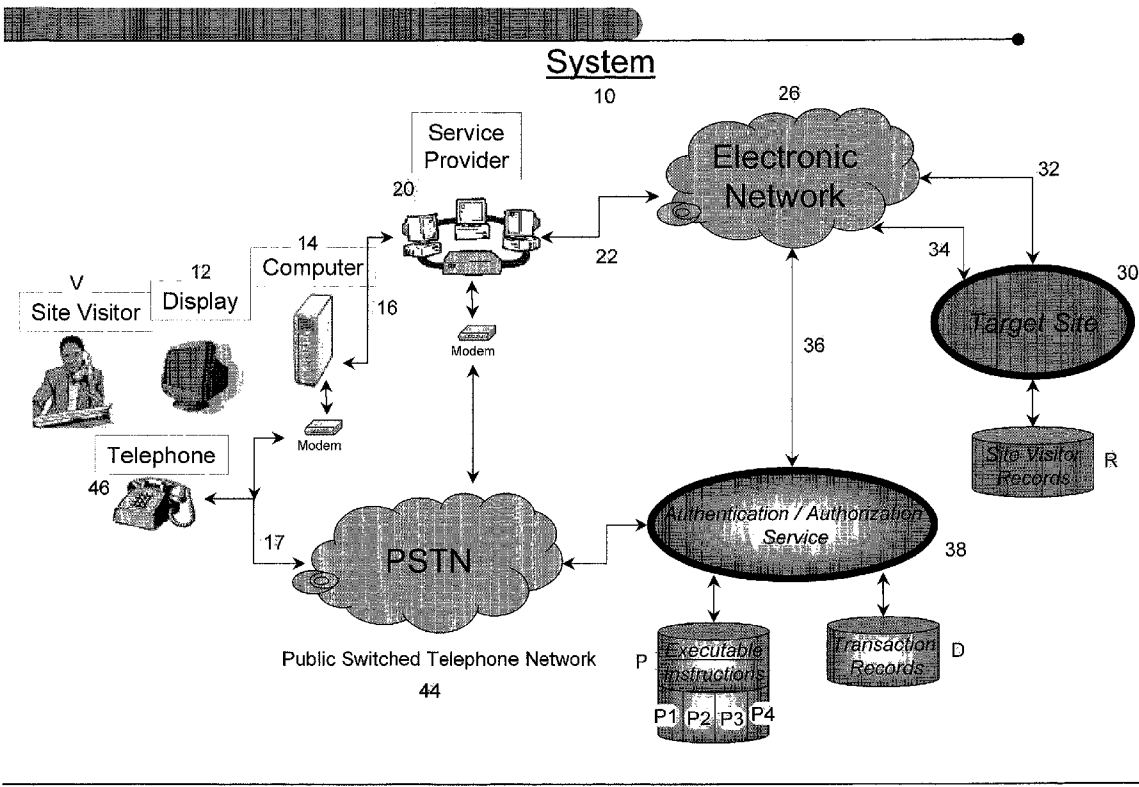
(57) **ABSTRACT**

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A system for authentication and/or authorization which incorporates two communication channels, and at least one of third-party data sources, geographic correlation algorithms, speech recognition algorithms, voice biometric comparison algorithms, and mechanisms to convert textual data into speech. A site visitor's identity can be verified using one or all of such features in combination with a visitors address on one of the channels.

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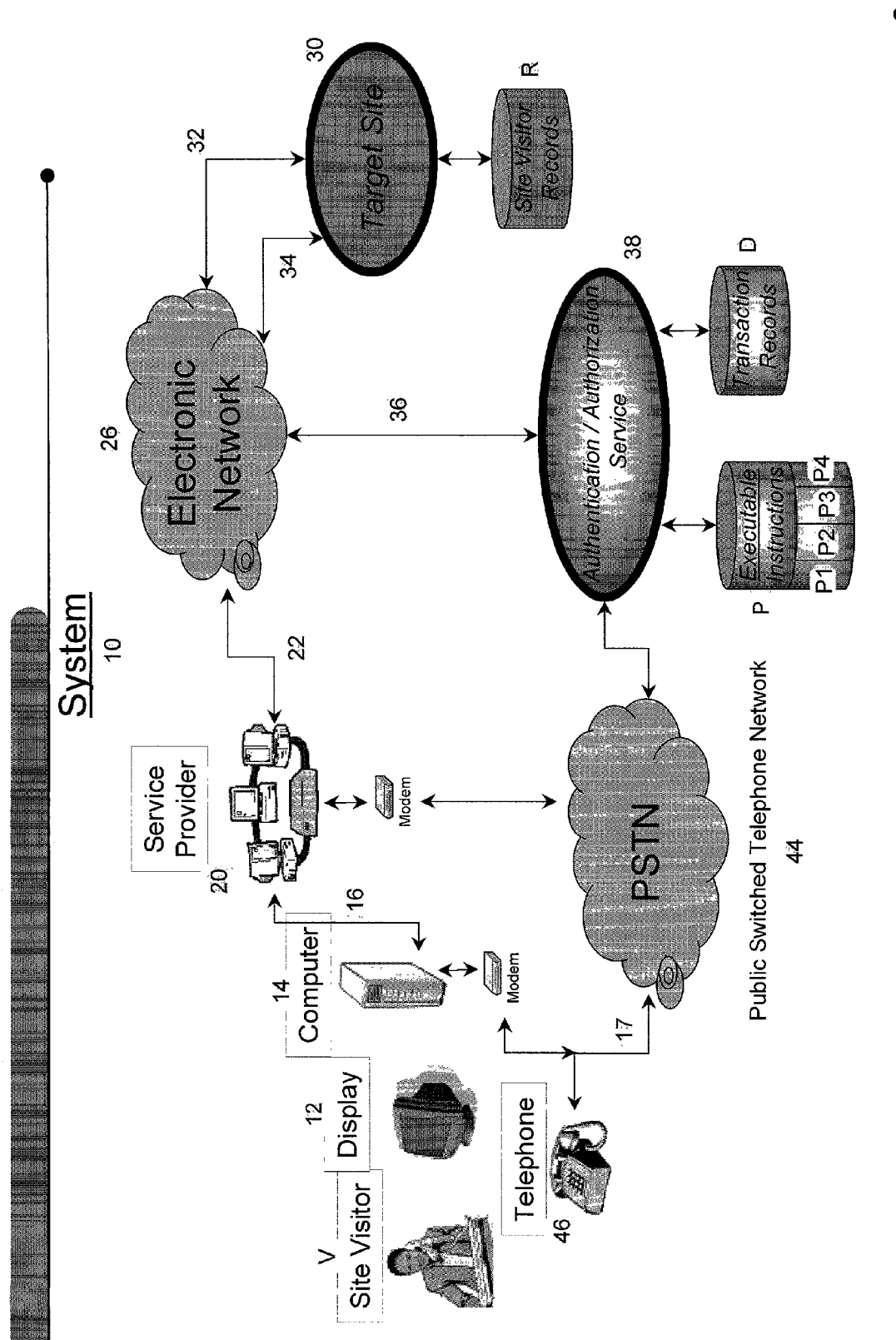
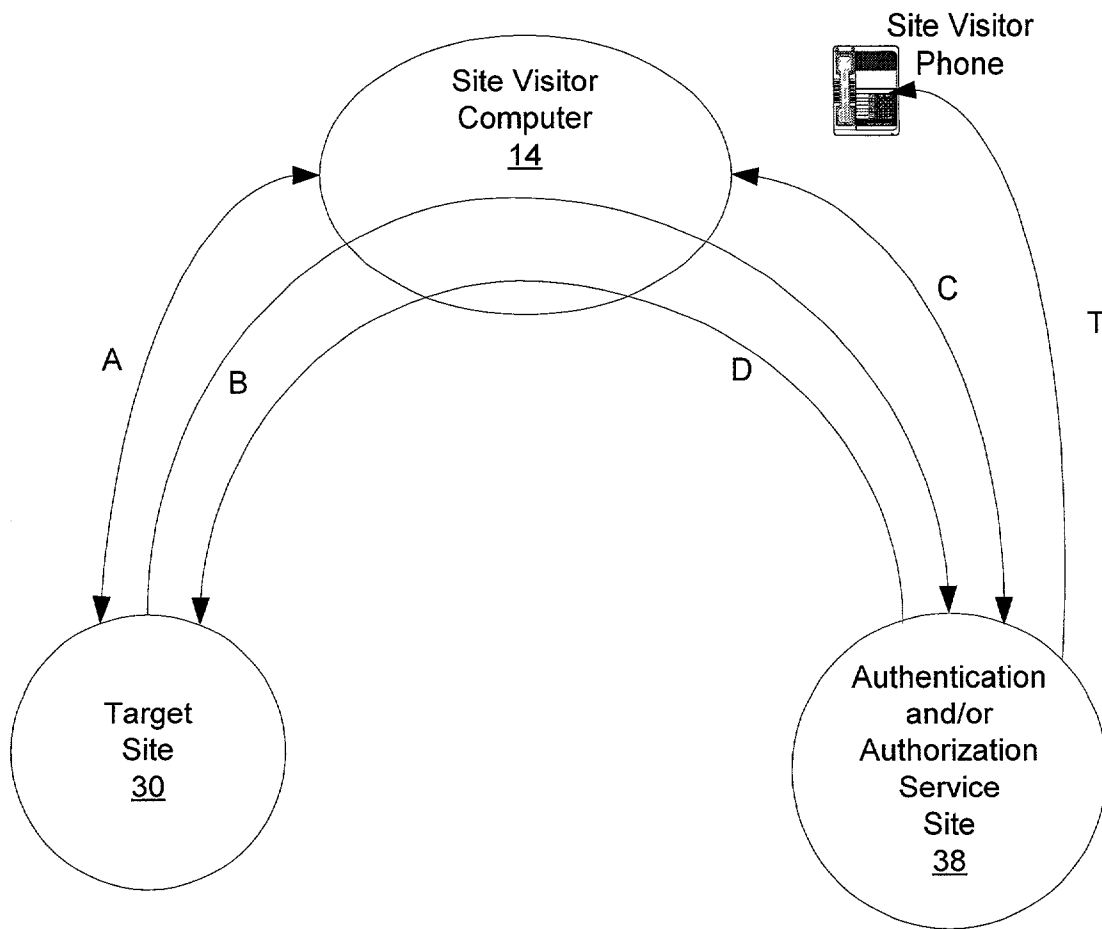
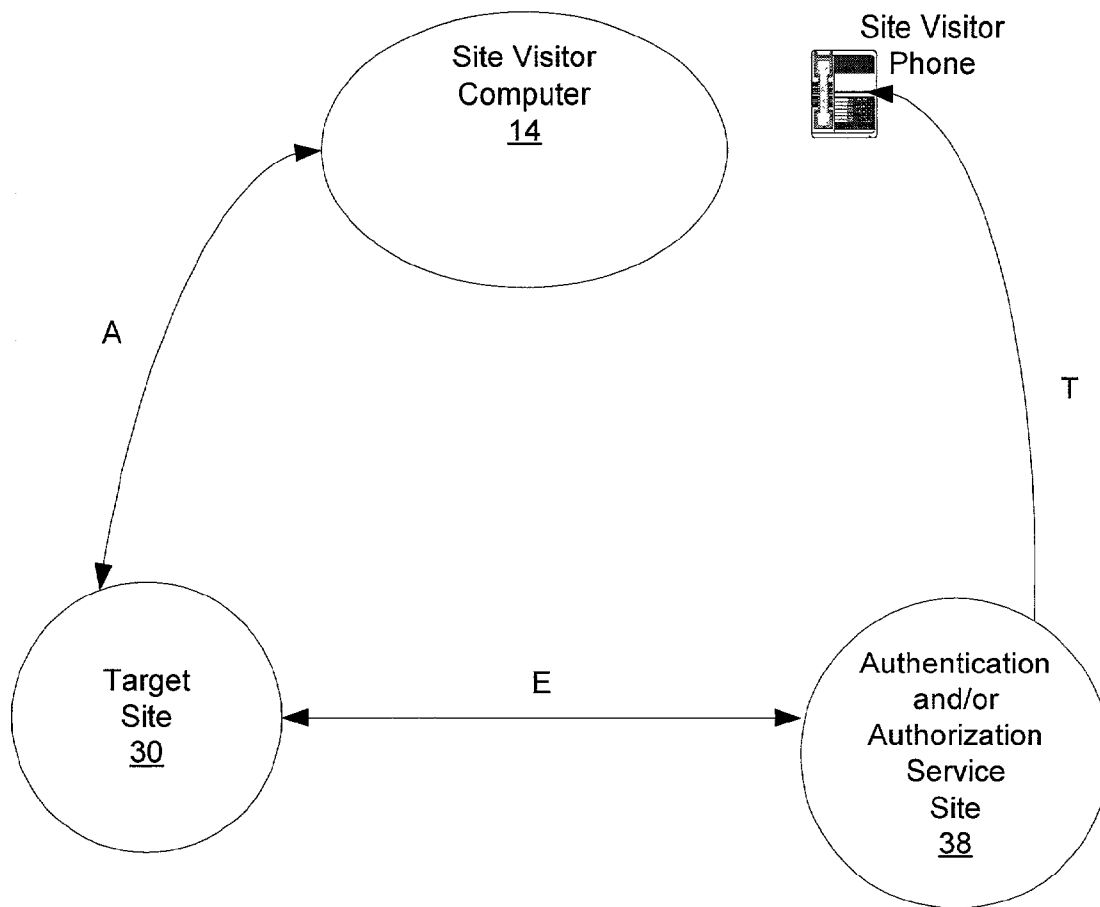


Figure 1



Redirect Model

Figure 2A



Server - to - Server Model

Figure 2B

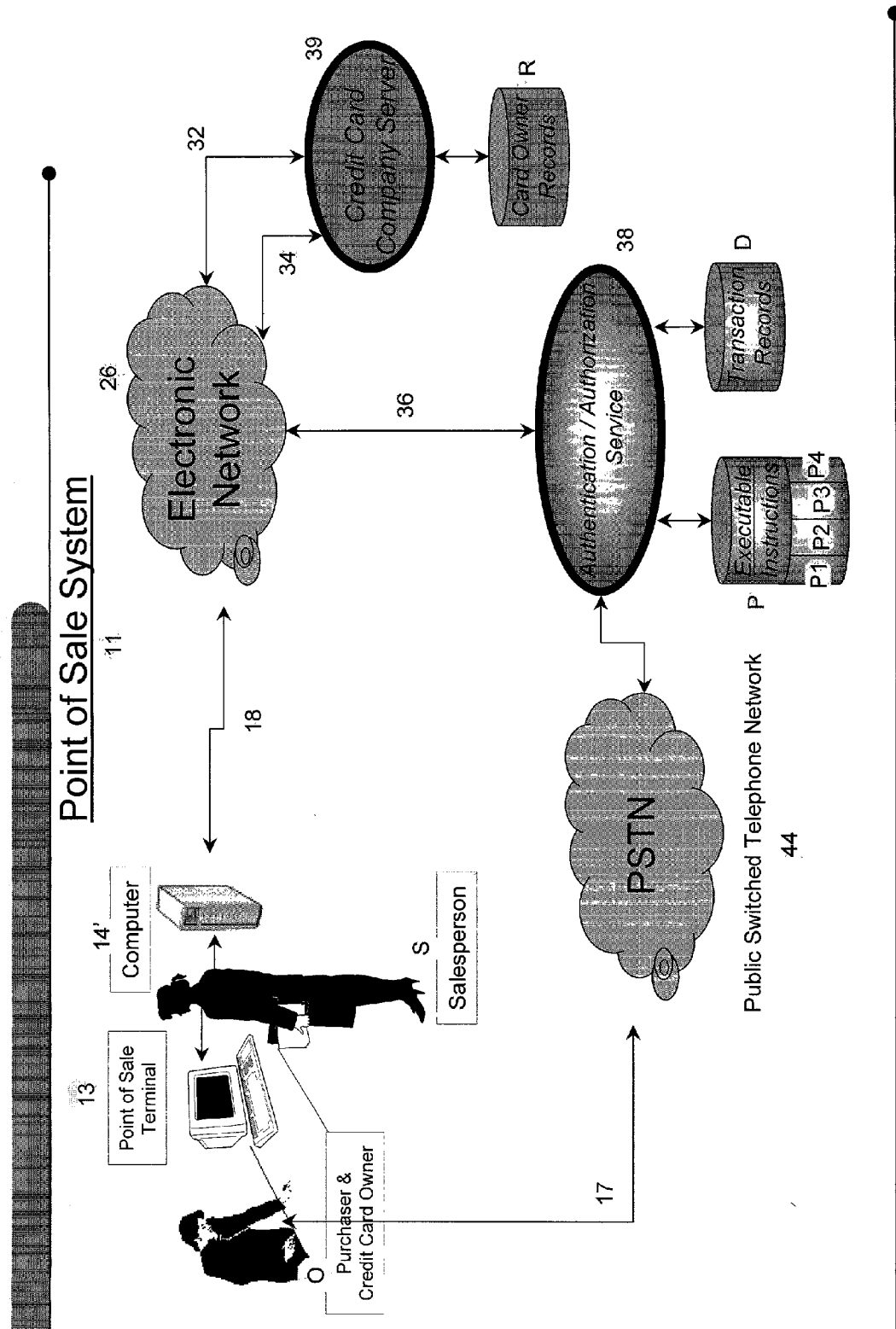


Figure 3

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