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

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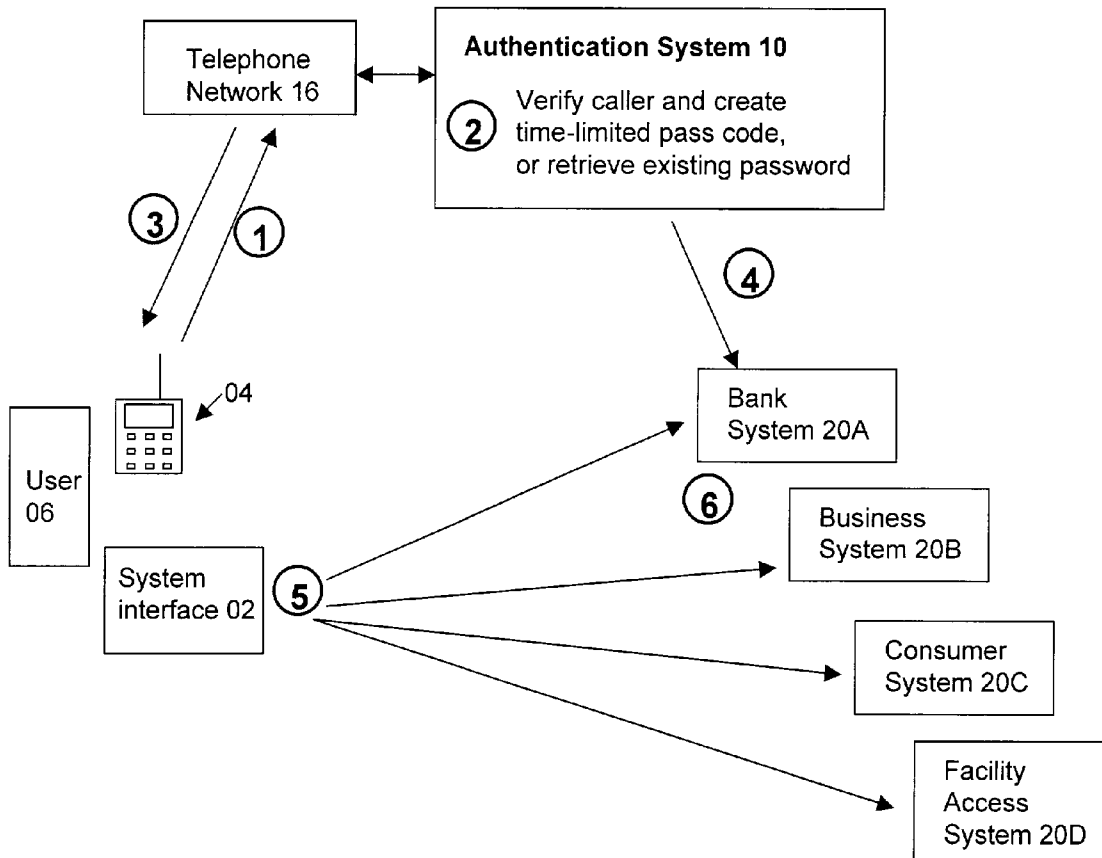
(57) **ABSTRACT**

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.

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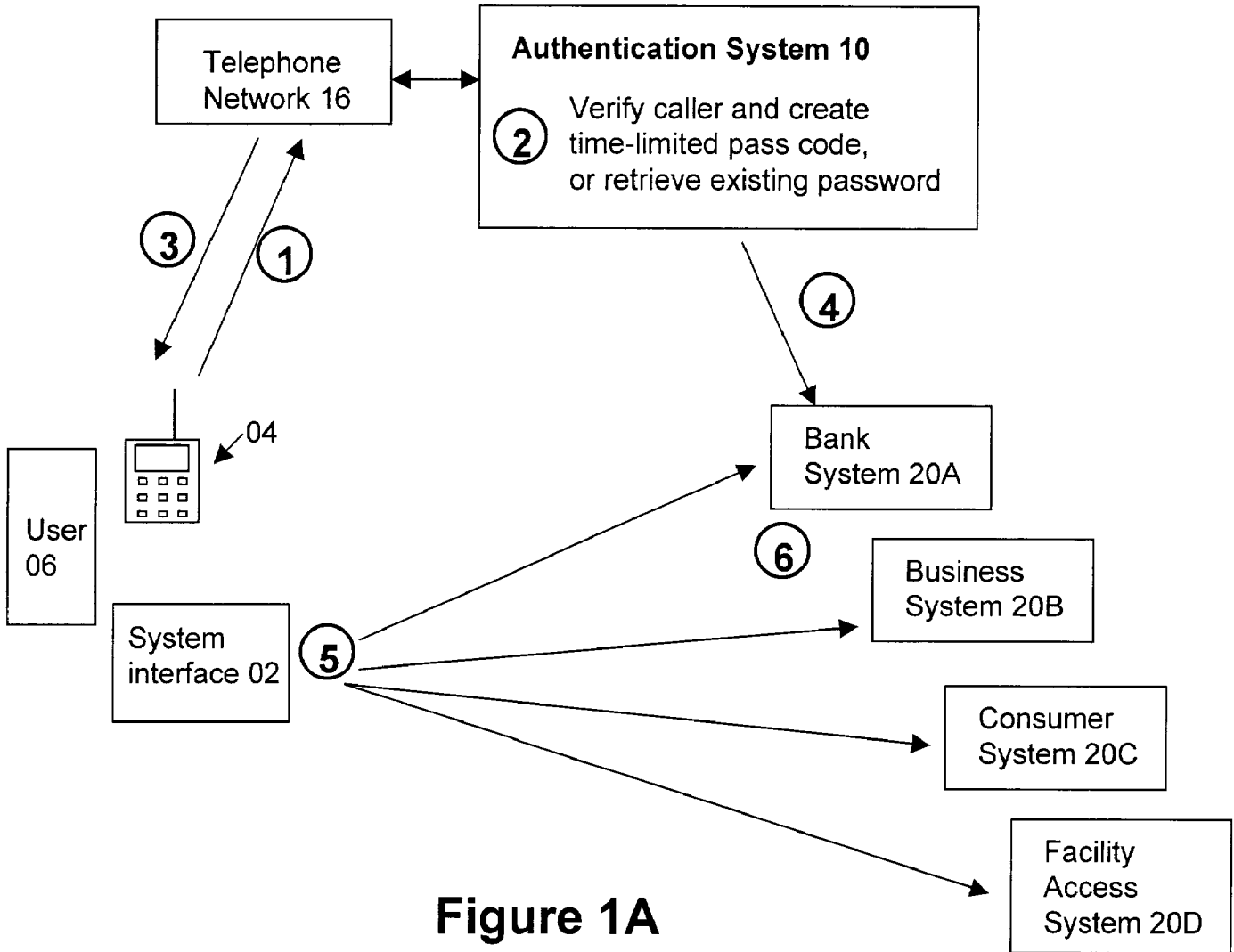


Figure 1A

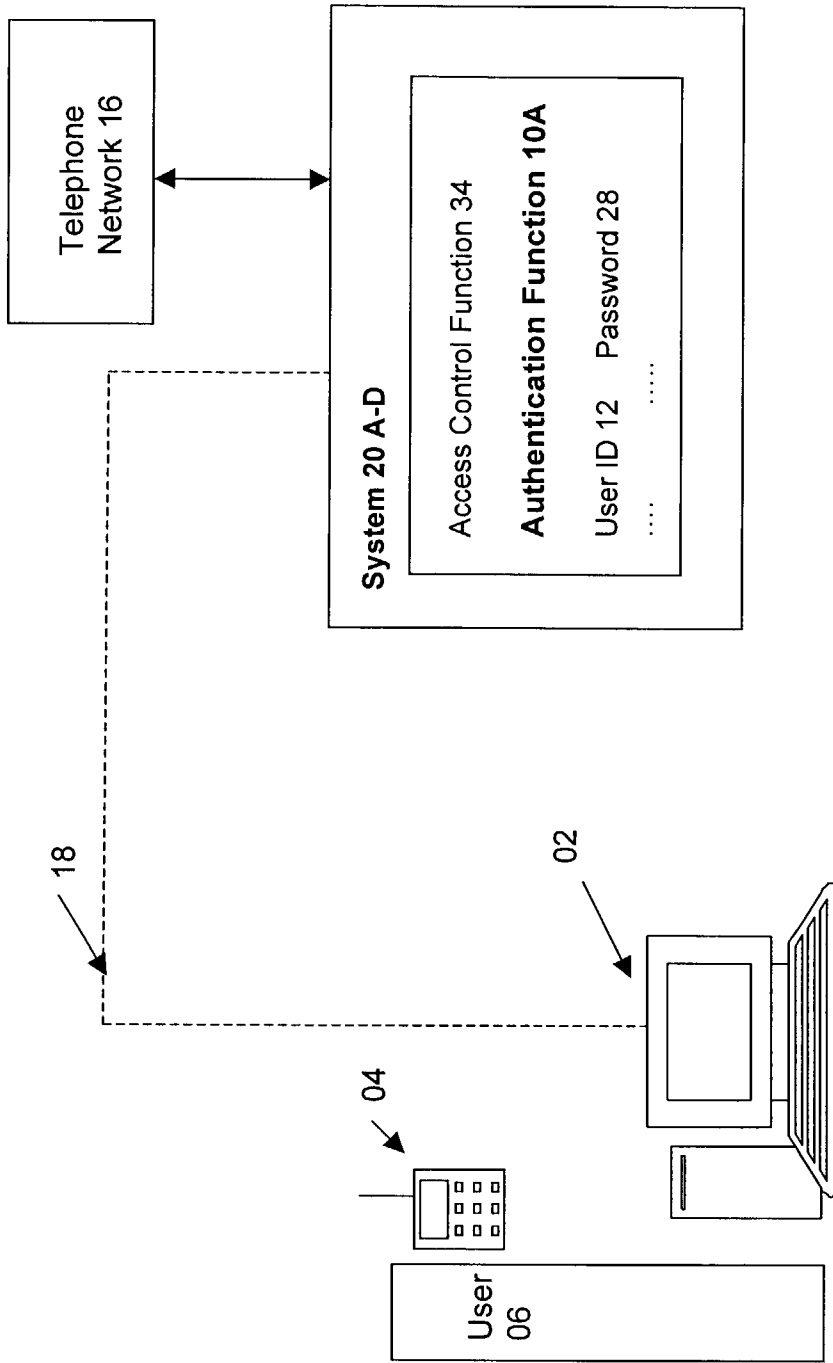


FIGURE 1B

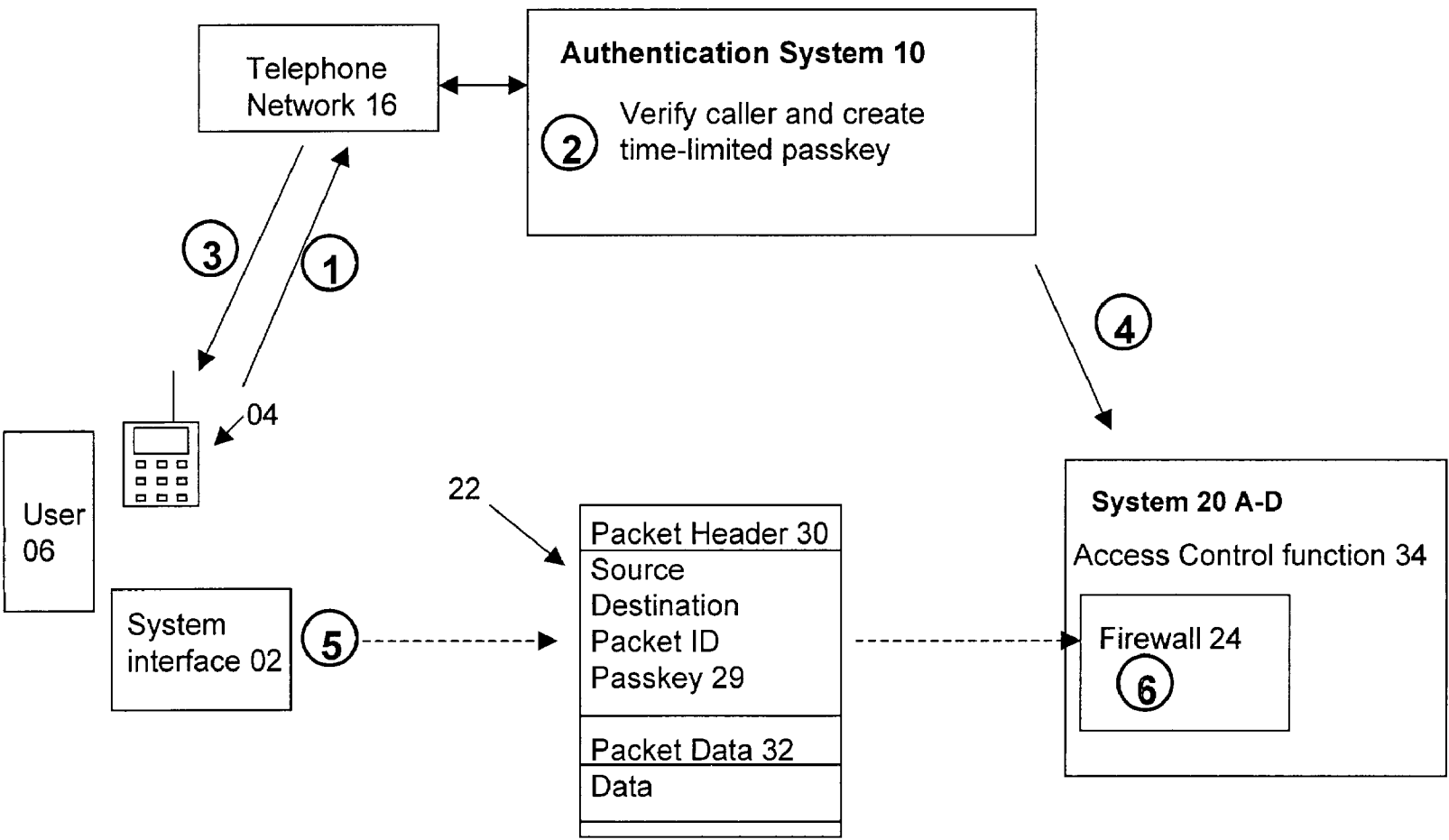


FIGURE 1C

Log in Web page page 210

User Id _____	12
Password _____	28

**If You forget your password 216**  
Call 1-800 222 4433 using your cell phone to obtain the password.

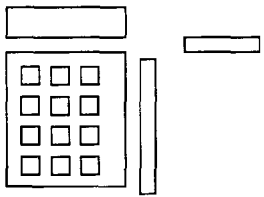
Log in Web page page 220

User Id _____	12
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.

ATM/POS/ Facility Access Terminal 250

Insert/Slide Your card And enter PIN



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

Log in Web page page 230

Passkey <u>7073994333-4345</u>	29
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**236**  
Call 1-800 Bank One using your cell phone to obtain the passkey.

Figure 2

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