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

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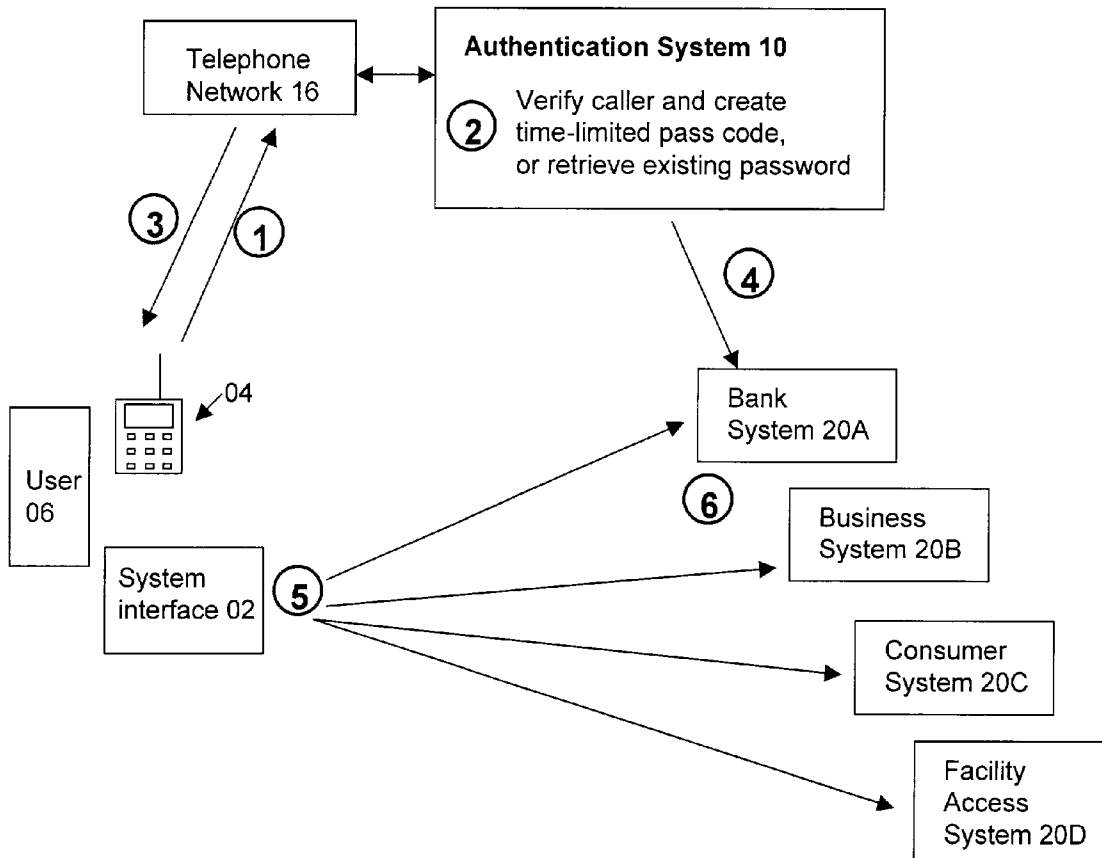
(57) **ABSTRACT**

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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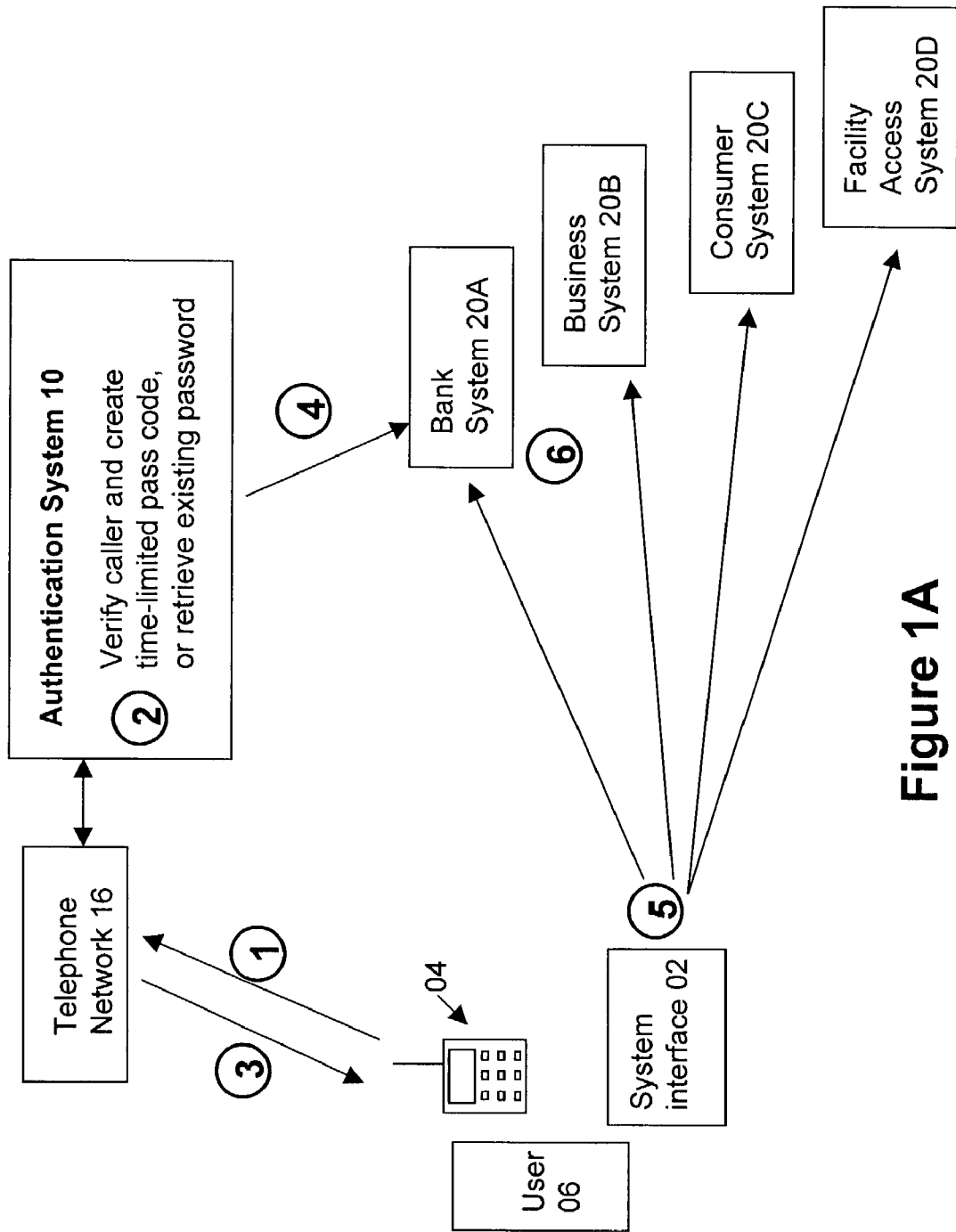


Figure 1A

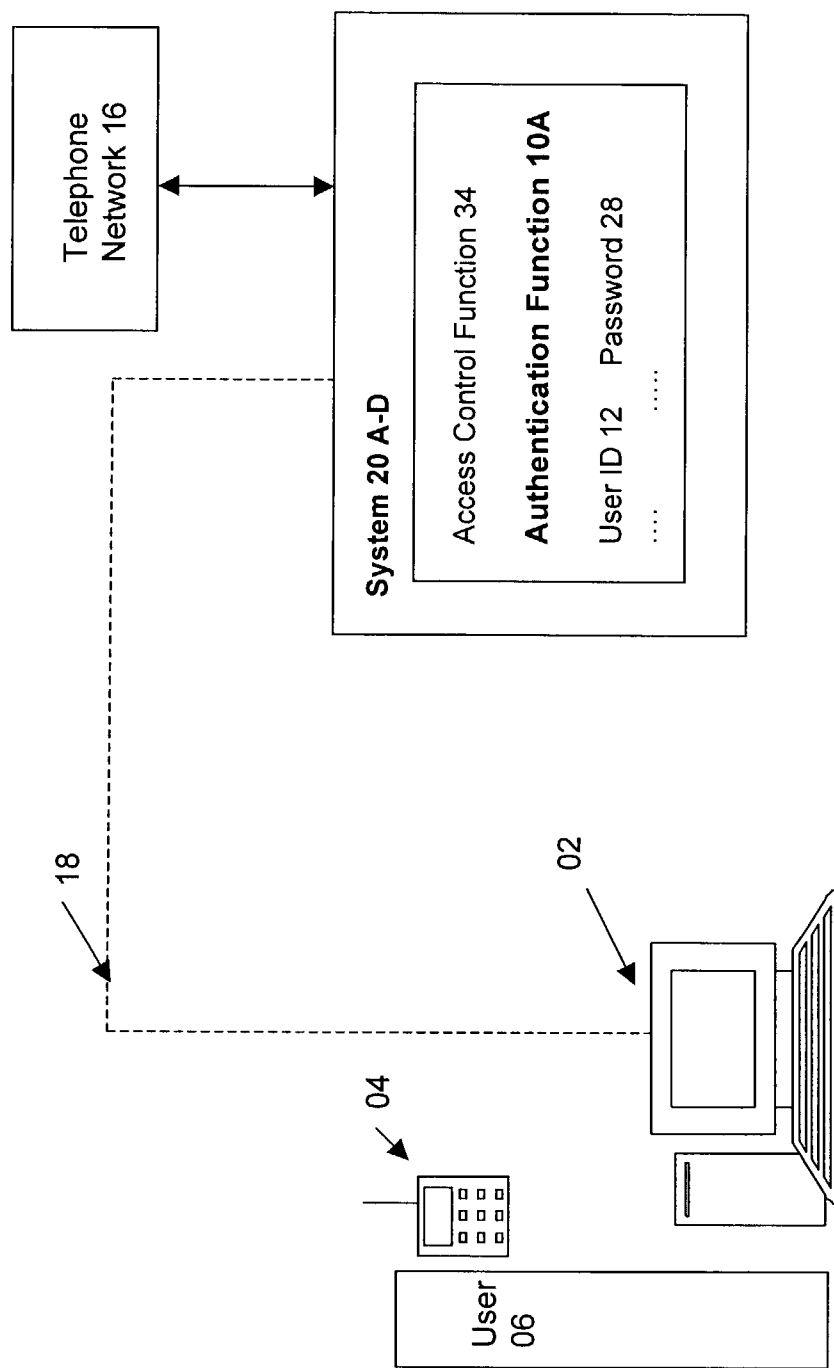


FIGURE 1B

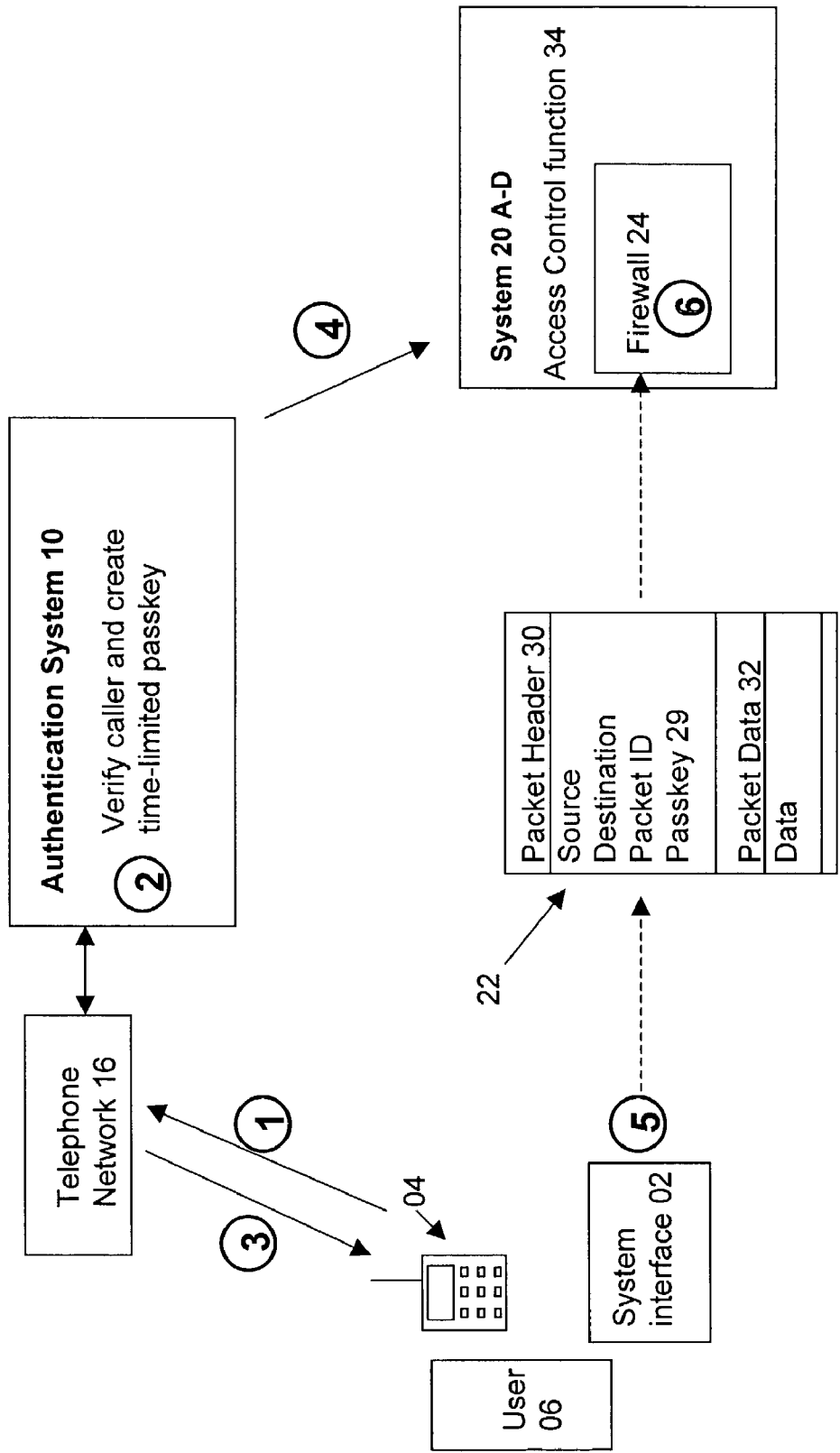


FIGURE 1C

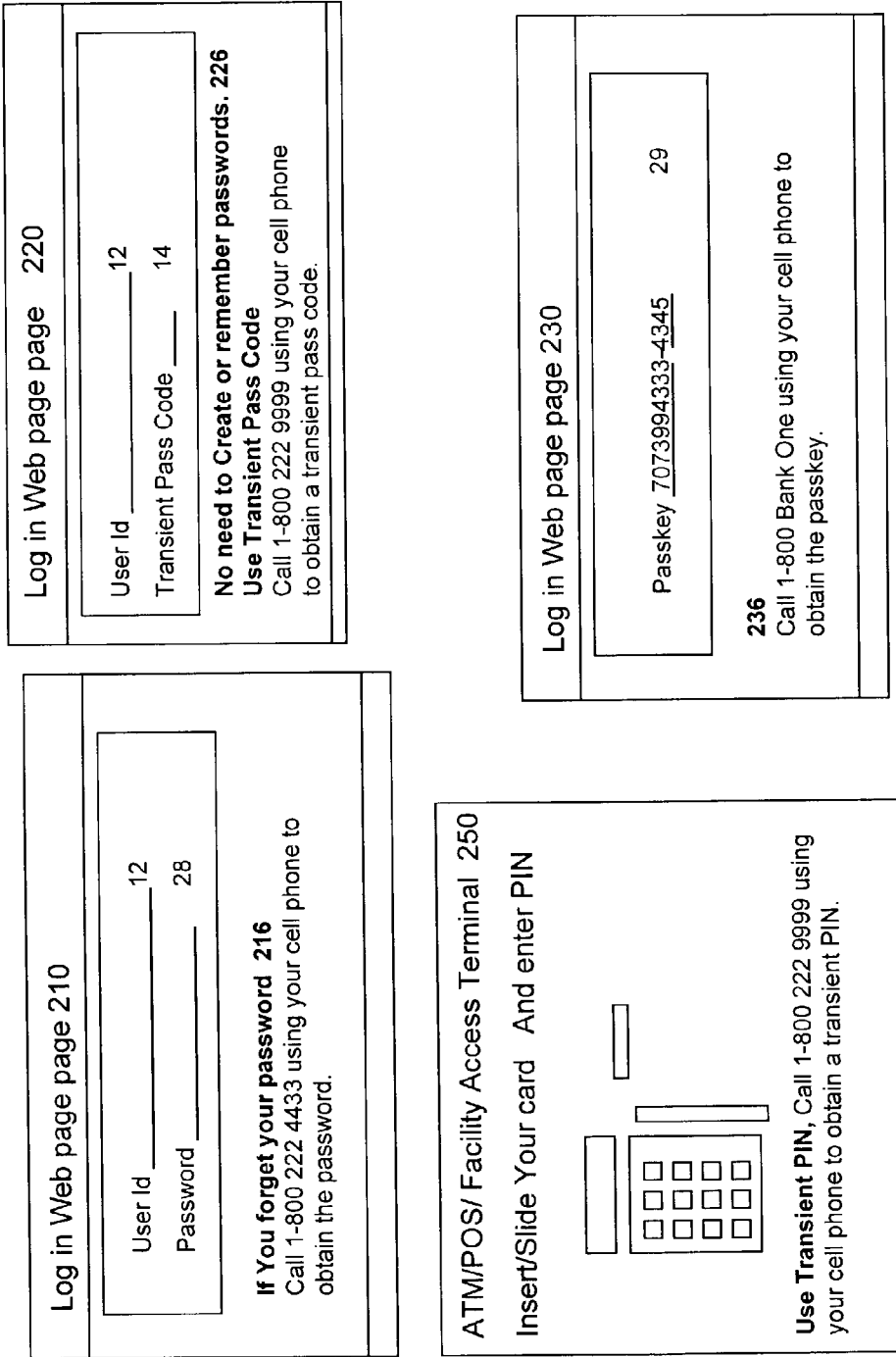


Figure 2

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