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(54) **SYSTEM AND METHOD FOR USER AUTHENTICATION**

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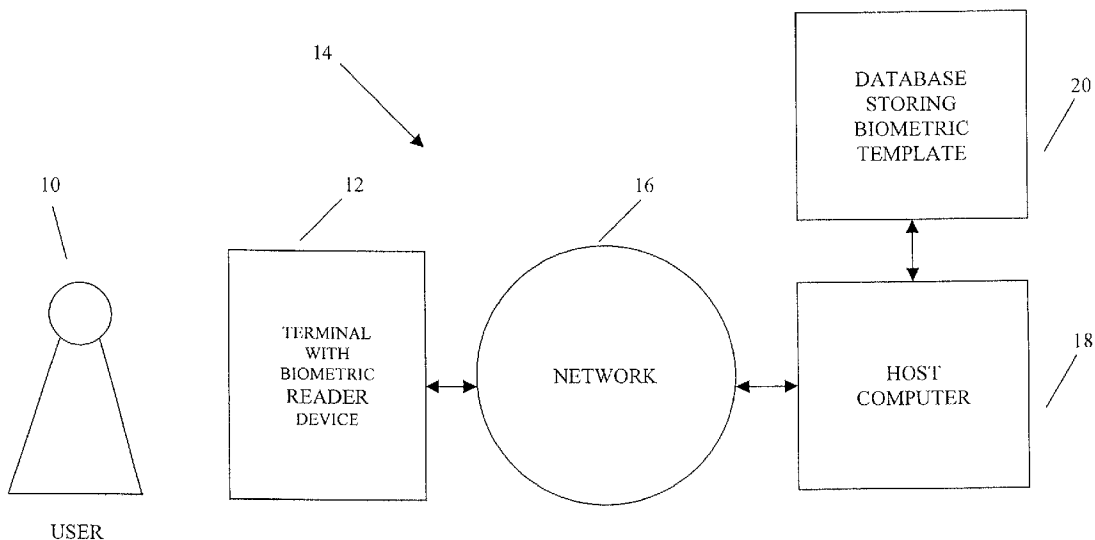
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(57) **ABSTRACT**

A method and system for authenticating the identity of a user by an authority makes use of presenting biometric data for the user in a predetermined shared secret sequence. The method and system can be augmented by requesting an additional shared secret, such as a PIN or additional credentials, to establish multiple layers of authentication. Varying the layers of authentication results in greater or lesser security, and the accuracy for any given layer can be relaxed without compromising the integrity of the entire method.

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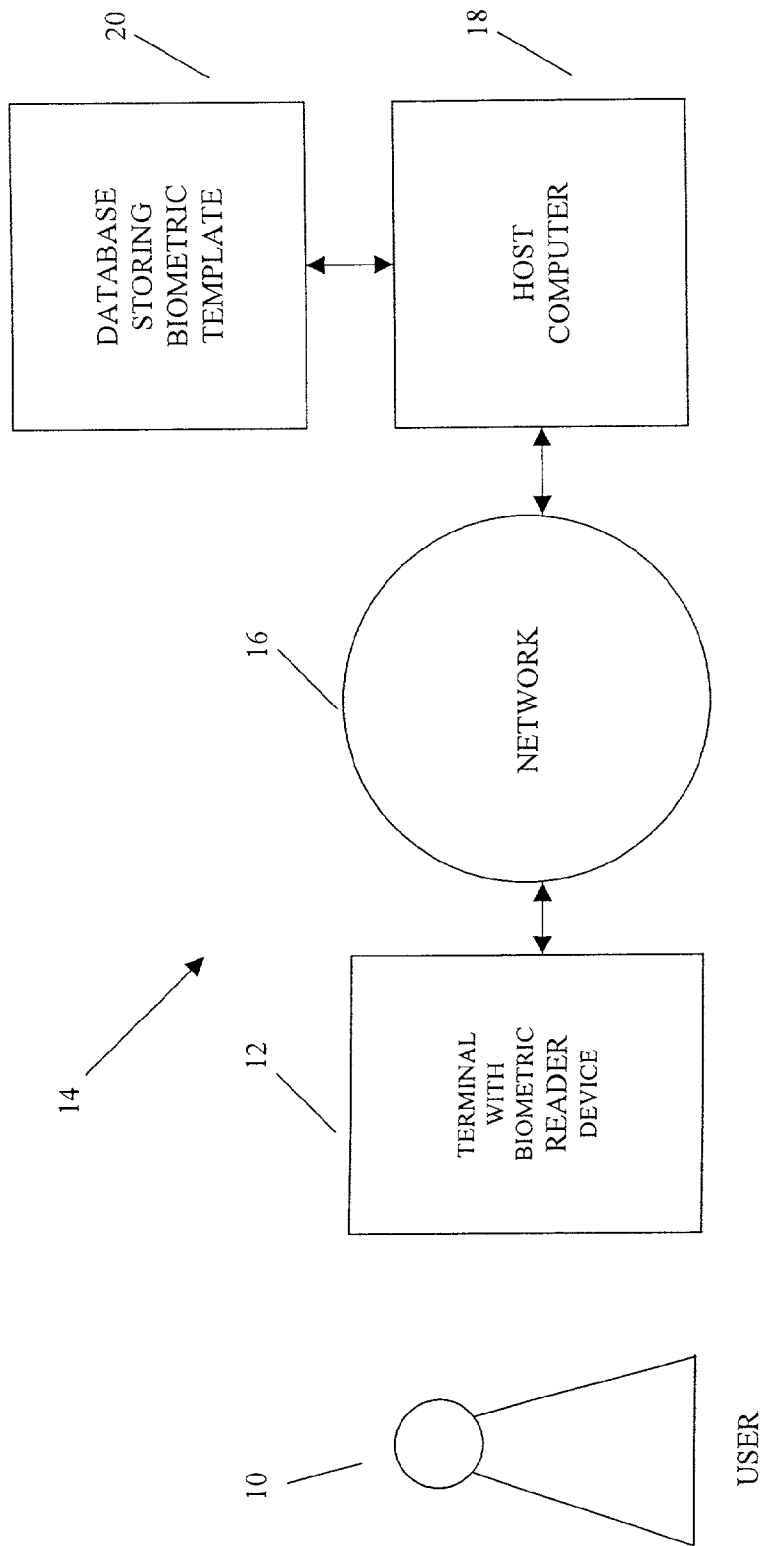


FIG. 1

USER IS OR HAS	USER KNOWS
CREDENTIALS	SHARED SECRETS
BIOMETRIC	PIN
FINGERPRINT	SEQUENCE
VOICE	
FACE	
IRIS	
DOCUMENTATION	
PAPER	
DIGITAL	

42  
44  
46

24  
26  
28  
30  
32  
34  
36  
38  
40

FIG. 2

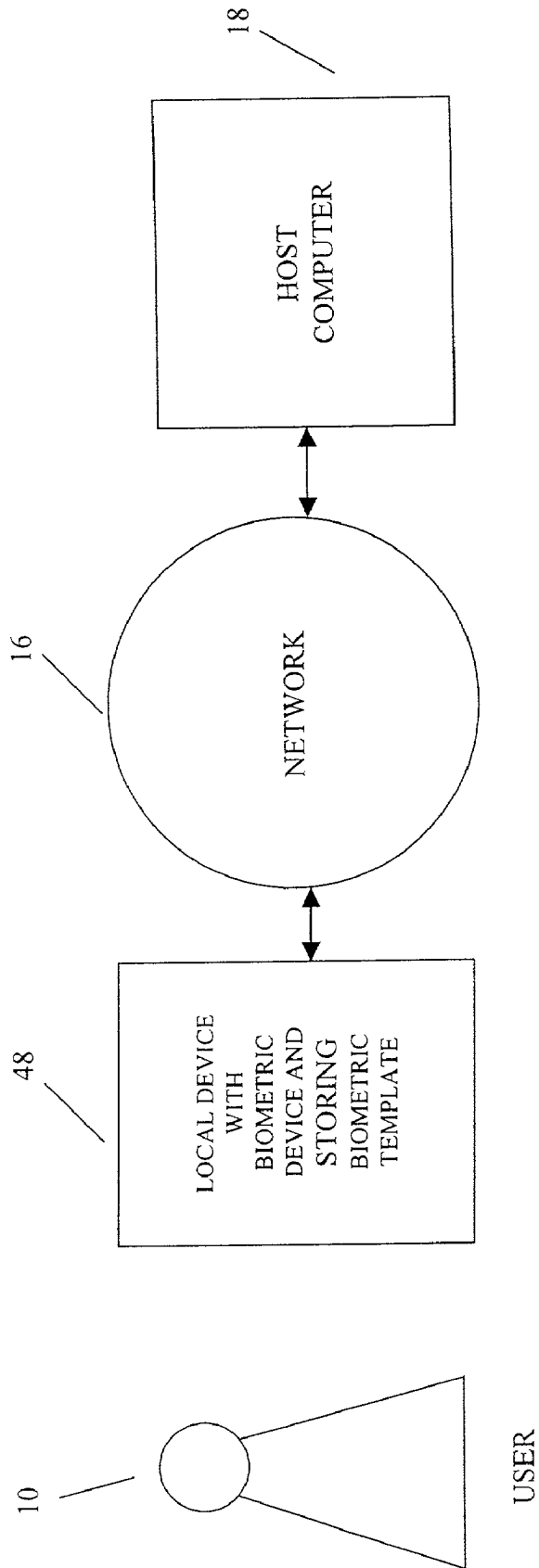


FIG. 3

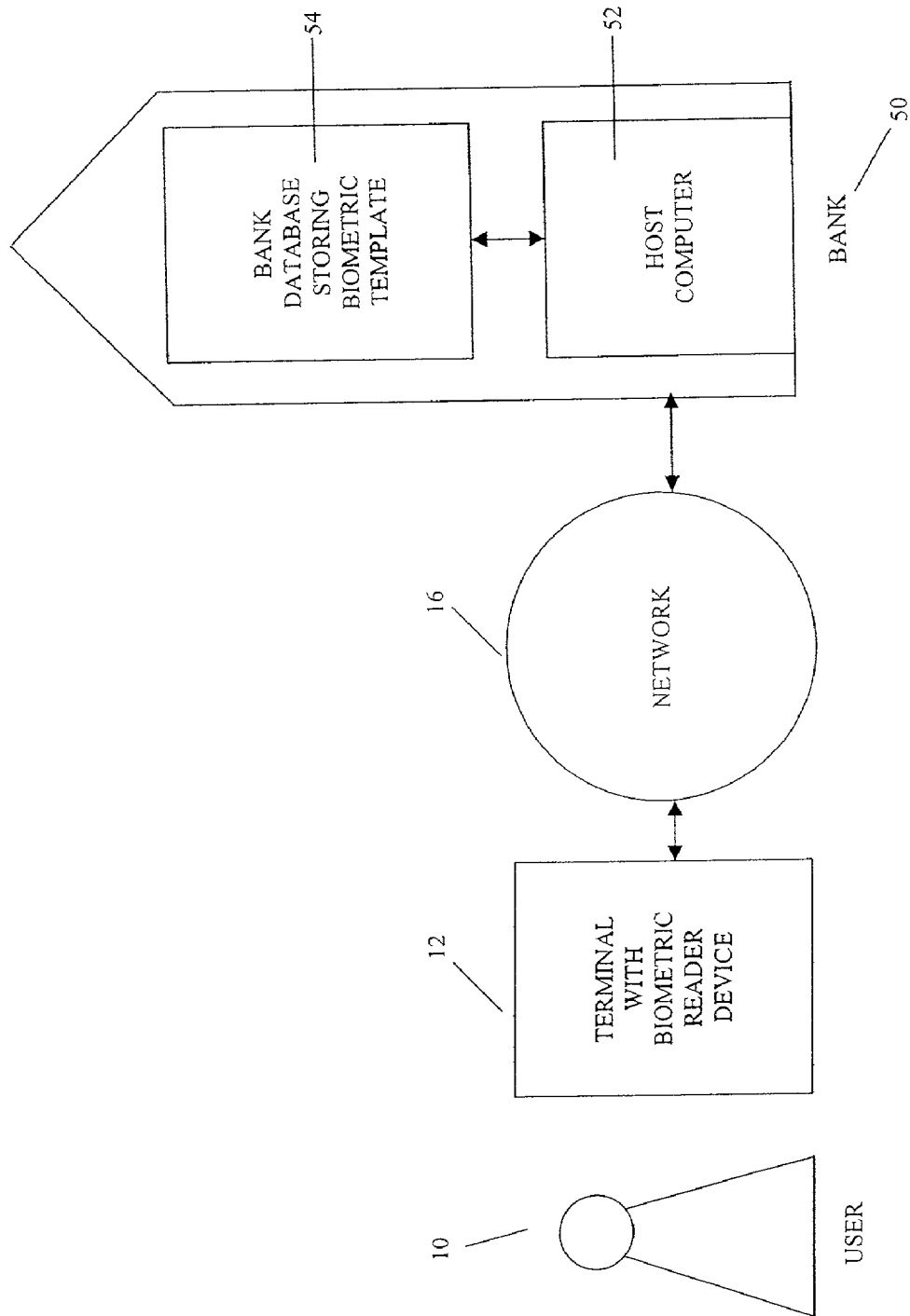


FIG. 4

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