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

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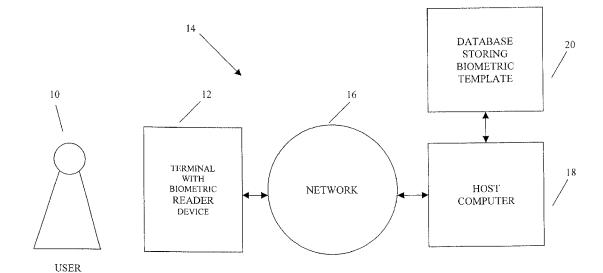
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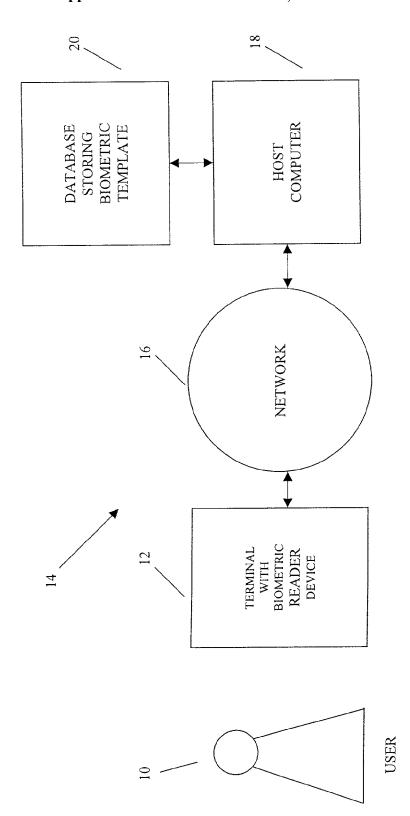
#### (57)**ABSTRACT**

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.



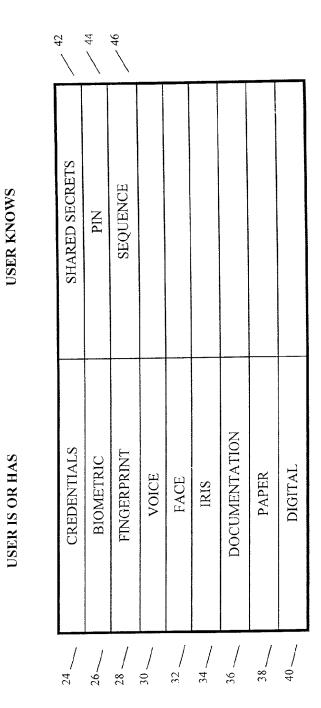




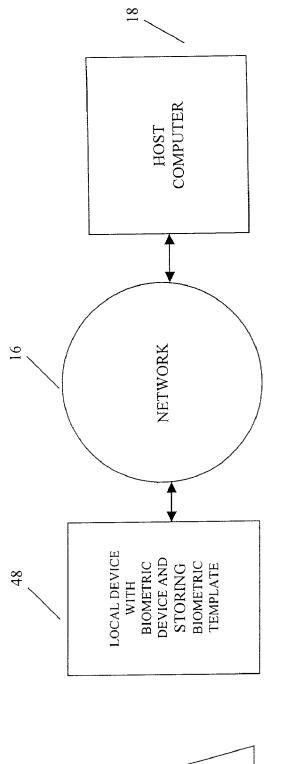


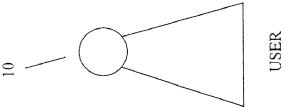


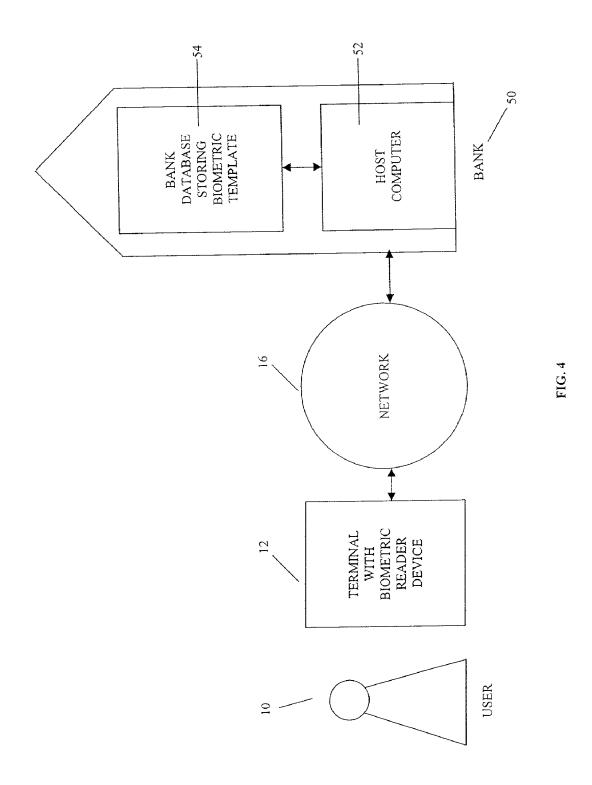
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