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(54) **USER VALIDATION FOR INFORMATION SYSTEM ACCESS AND TRANSACTION PROCESSING**

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(57) **ABSTRACT**

The present invention applies speech recognition technology to remote access, verification, and identification applications. Speech recognition is used to raise the security level of many types of transaction systems which previously had serious safety drawbacks, including: point of sale systems, home authorization systems, systems for establishing a call to a called party (including prison telephone systems), internet access systems, web site access systems, systems for obtaining access to protected computer networks, systems for accessing a restricted hyperlink, desktop computer security systems, and systems for gaining access to a networked server. A general speech recognition system using communication is also presented. Further, different types of speech recognition methodologies are useful with the present invention, such as "simple" security methods and systems, multi-tiered security methods and systems, conditional multi-tiered security methods and systems, and randomly prompted voice token methods and systems.

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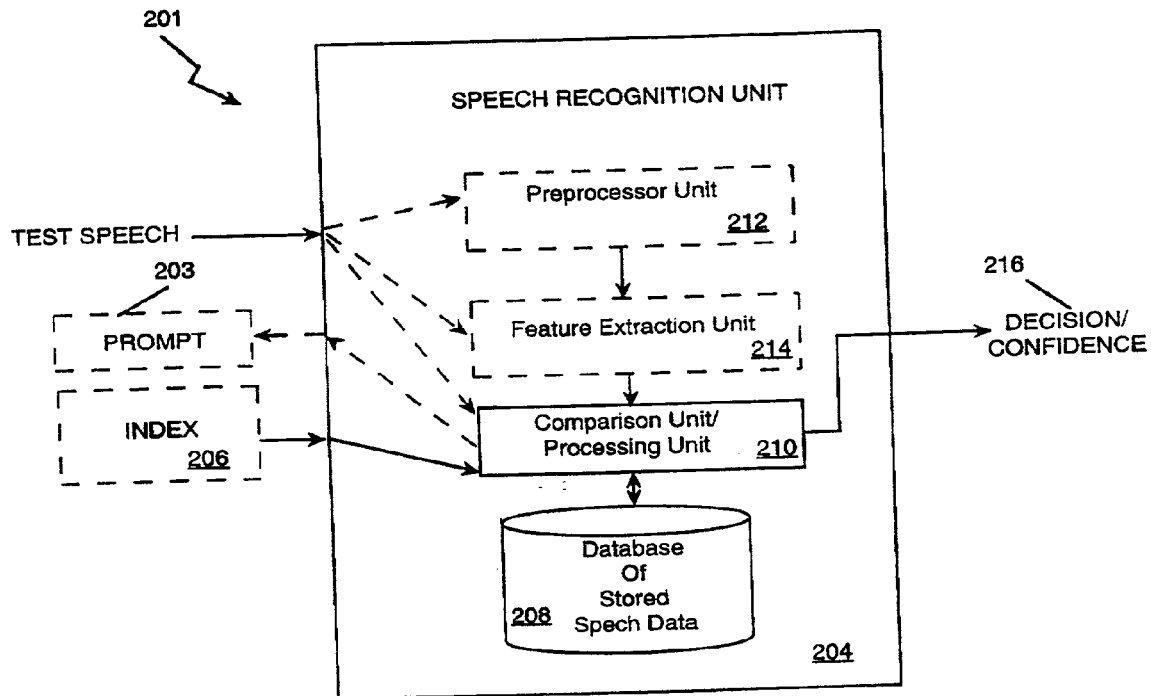


FIG. 1

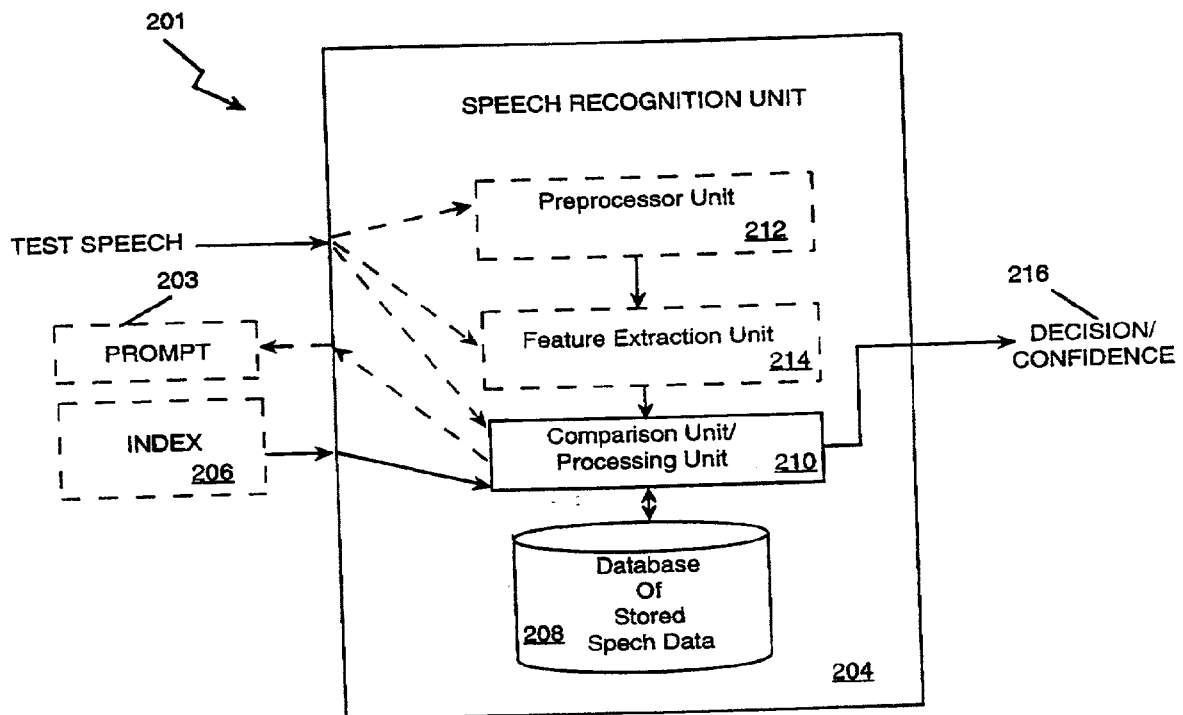


FIG. 2

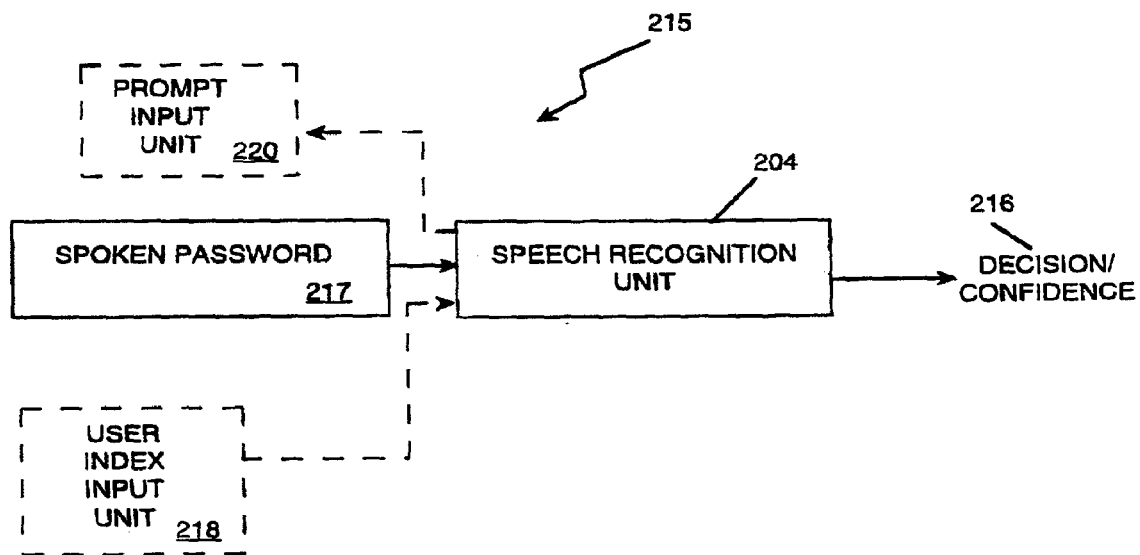


FIG. 3

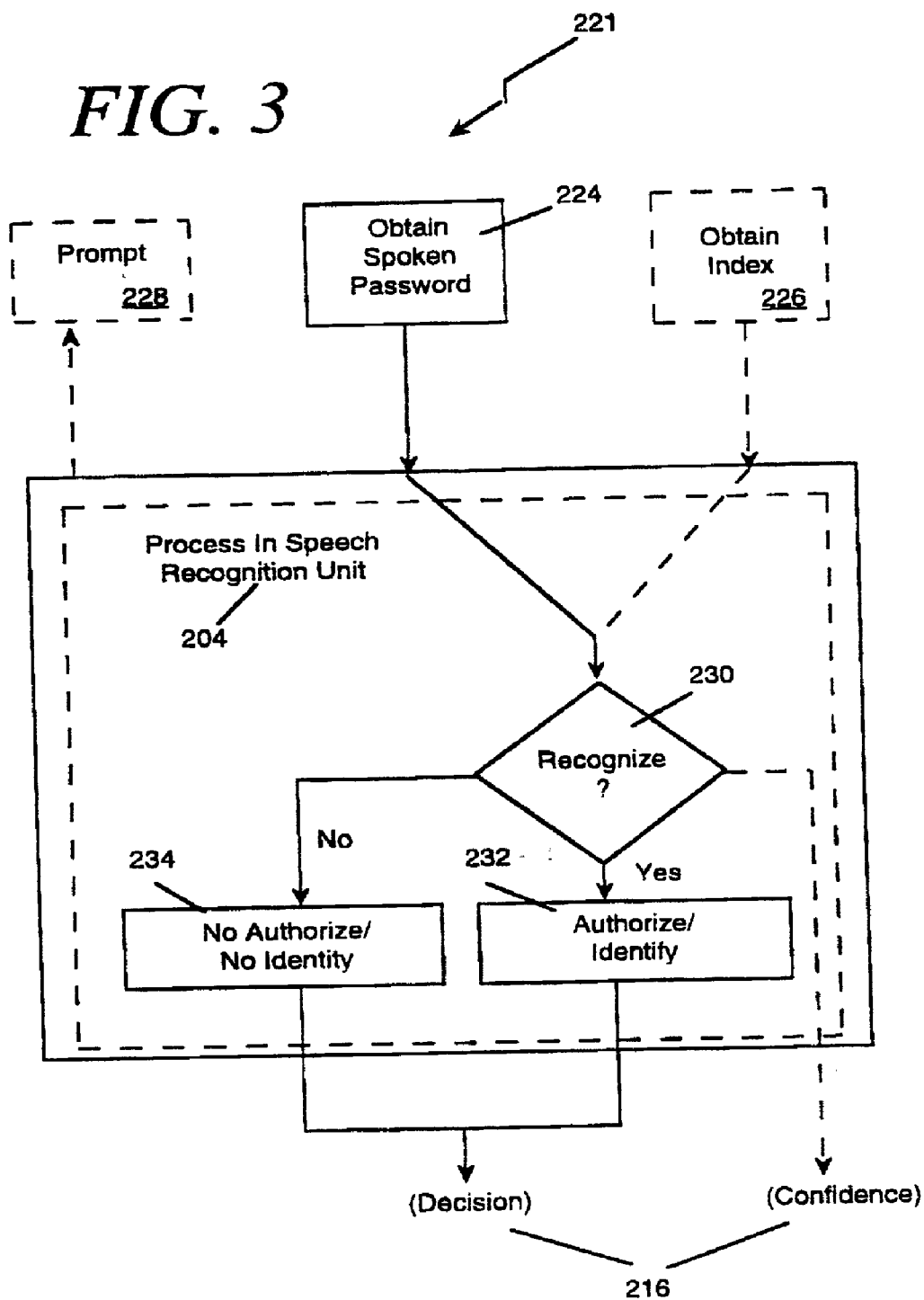
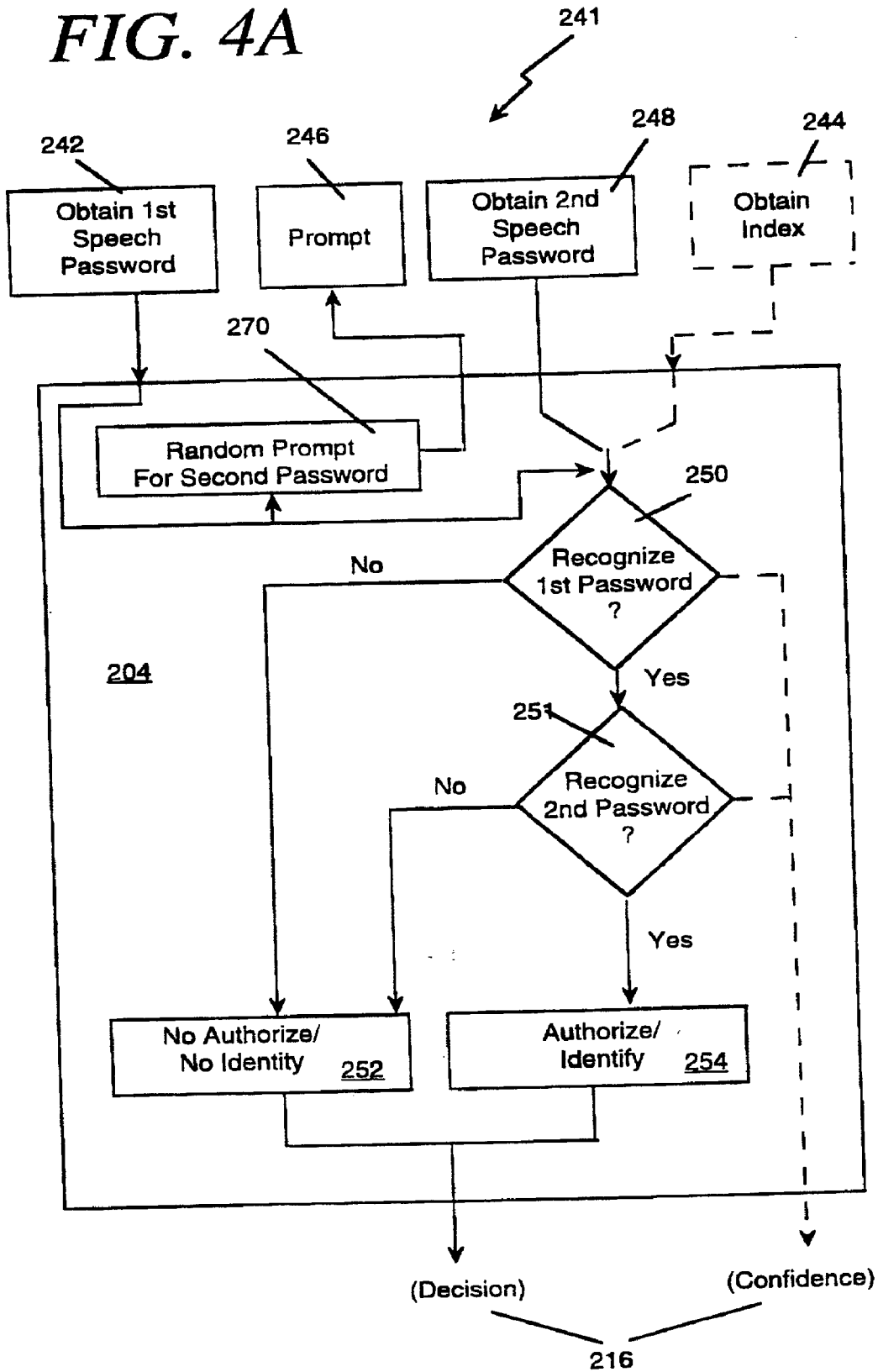


FIG. 4A



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