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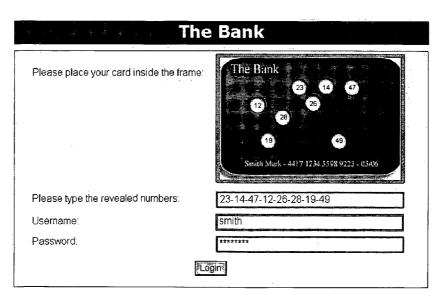
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(54) Title: METHOD, SYSTEM AND DEVICE FOR AUTHENTICATION AND IDENTIFICATION FOR COMPUTERIZED AND NETWORKED SYSTEMS



(57) Abstract: The invention consists of a method, system and device for authentication of transactions using a uniquely punched or printed key, often in the form of a card, that is used to identify and authenticate a user during online transactions. The computer randomly generates an array of characters, such as numbers, letters or symbols, which is displayed to the user, e.g., on a computer monitor, or printed, such as in matrix format. When held over the displayed matrix, the key allows the user to view only certain portions of the matrix, which portions together form the user's onetime-password, which is unique for each authentication transaction. The user is then authenticated by utilizing both the actual key and a password or personal identification number. This twopronged requirement for authentication insures the high security level provided by the system.



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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

## INTERNATIONAL SEARCH REPORT

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C. DOCUMENTS CONSIDERED TO BE RELEVANT  Citation of document with indication, where appropriate of the relevant passages  Relevant to claim No.			
Category*	Citation of document, with indication, where app	propriate, of the relevant passages	Relevant to claim No.
X	WO 02/17556 A1 (YOUSOFI) 28 February 2002 (28.02.2002); entire document.		1-145
Α	US 6,487,301 B1 (ZHAO) 26 November 2002 (26.11.2002); entire document.		1-145
Α	US 3,947,661 (SILVERMAN et al.) 30 March 1976 (30.03.1976); abstract and columns 2-3.		1-145
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Further documents are listed in the continuation of Box C. See patent family annex.			
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