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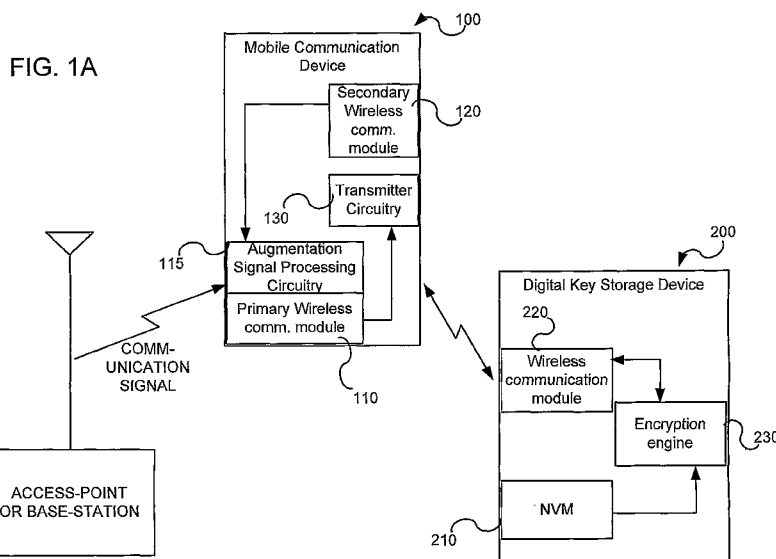
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(54) Title: DEVICE METHOD & SYSTEM FOR FACILITATING MOBILE TRANSACTIONS



(57) Abstract: Disclosed is a method and system for facilitating secure transactions via mobile devices such as cell-phones, smart-phones, person digital assistants ('PDA') and the like. According to some embodiments of the present invention, there is provided a system and method for authenticating a user via multi-factor authentication. According to further embodiments of the present invention, a user engaging in a transaction associated with a given transaction system (e.g. banking network, etc.) and requiring authentication may be authenticated using a combination of two or more keys, where a first key may be stored on a mobile device used as an interface to the transaction system, and where a second key may be stored on a digital key storage device functionally associated with the mobile device.

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INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - H04L 9/00 (2008.04)

USPC - 713/171

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
USPC: 713/171

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 713/150, 168, 170, 171, 172, 182, 185; 705/50, 64, 71, 75

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PubWest(PGPB, USPT, EPAB, JPAB), USPTO, Google Scholar, Google Patent
Search Terms Used: secure session or transaction, encryption or decryption key, mobile or cellular or wireless, authentication or authenticating user or session or transaction etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X		1-3
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Y	US 2005/0138390 A1 (Adams et al) 23 June 2005 (23.06.2005), Fig. 1-6, para. 26, 32-34	4-12
Y	US 6,993,658 B1 (Engberg et al.) 31 January 2006 (31.01.2006), Fig. 1-2, Col. 4-5	4-6
Y	US 6,988,204 B2 (Alve et al.) 17 January 2006 (17.01.2006), Col. 2, 4	7-12

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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