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(54) Title: A METHOD, SYSTEM AND APPARATUS USING FORWARD-SECURE CRYPTOGRAPHY FOR PASSCODE VERIFICATION

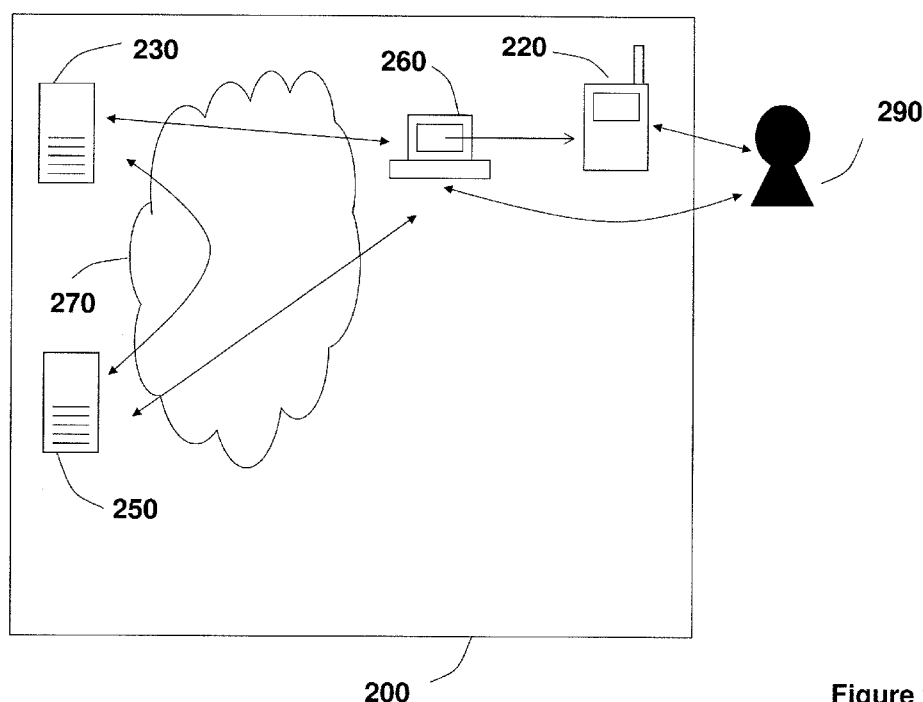


Figure 2

(57) Abstract: Methods, apparatus, and systems using a passcode for securing interaction between a user and a computer based application are disclosed.

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