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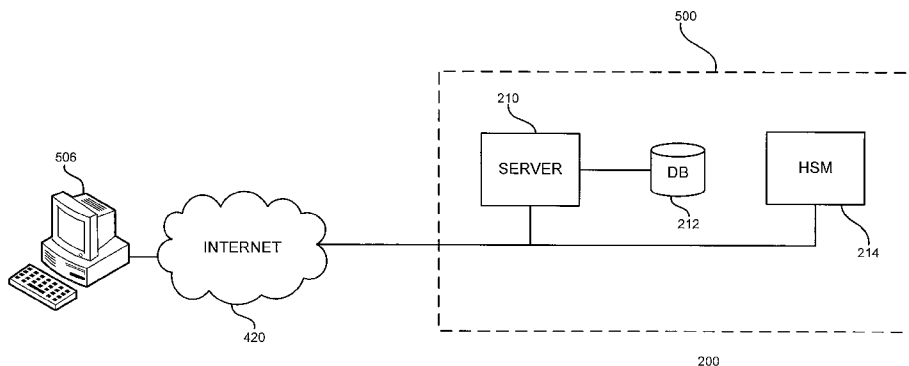


FIG. 5

(57) Abstract: A user may select or create a PIN at a non-secure input device, such as a web-enabled personal computer. PINs are stored at a financial host in encrypted form, as PIN offsets. The user selected PIN and a corresponding account number are sent in clear text form to the host, which selects a base PIN offset corresponding to the PIN. A host security module within the host converts the base PIN offset to an actual PIN offset using the actual account number. The actual PIN offset (corresponding to the new PIN and the account number) is then stored at the financial host, (fig 5).

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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US07/69584

A. CLASSIFICATION OF SUBJECT MATTER
 IPC: **H04K 1/00(2006.01);H04L 9/00(2006.01)**

 USPC: 705/50
 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)
 U.S. : 705/50, 51, 52, 53, 54, 55, 56, 57, 58, 59

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

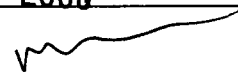
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 West

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 7,325,724 (Bonalle et al) 05 Feb 2008 (05.02.2008)	1-23
A	US 7,039,809 (Wankmueller) 02 May 2006 (02.05.2006)	1-23
A	US 4,390,968 (Hennessy et al) 28 Jun 1983 (28.06.1983)	1-23

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"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
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"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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