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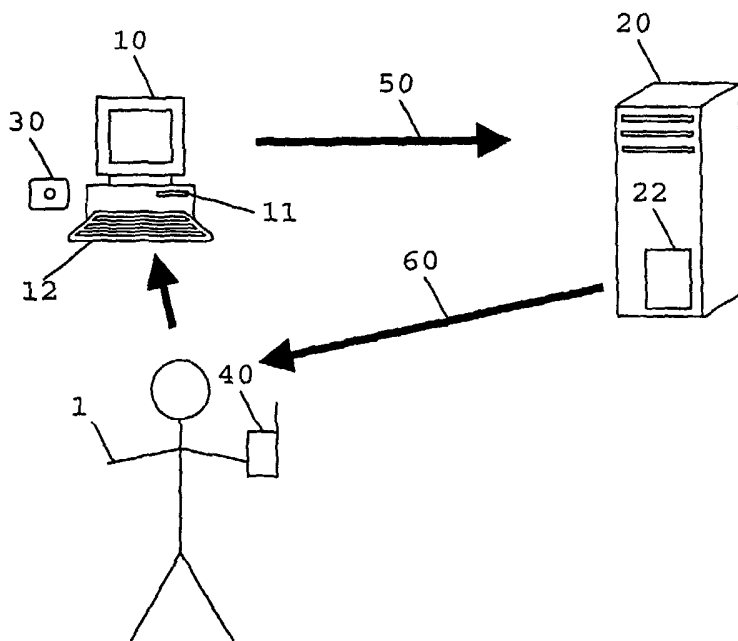
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(54) Title: USER IDENTITY VERIFICATION SYSTEM



(57) Abstract: A user identity verification method and apparatus having improved security characteristics are provided. The method and apparatus are suitable for use in a system comprising a client terminal (10) coupled to a server (20) by a first communication medium (50). A user (1) supplies a token (30) comprising first identification information to the client terminal (10), and also supplies identification information such as a memorised username. The supplied first identification information is transmitted over the first communication medium (50) from the client terminal (10) to the server (20). The server verifies that the first identification information corresponds to a stored user profile and then sends a second identification information to the user over a second communication medium (60, 40) such as a GSM network (60) to the user's mobile telephone

(40). The user supplies the second identification information to the server (20) via the client terminal (10) and the user's identity is verified at the server according to presentation of the second identification information.



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B. FIELDS SEARCHED

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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 practical, search terms used)

EPO-Internal, WPI Data, PAJ, INSPEC

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 95 19593 A (KEW MICHAEL JEREMY ; LOVE JAMES SIMON (GB)) 20 July 1995 (1995-07-20) abstract page 1, line 20 -page 2, line 3 page 6, line 28 - line 33 page 7, line 28 -page 8, line 10 page 9, line 27 -page 11, line 4 figure 1	1-6,9,10
X	EP 0 844 551 A (VENEKLASE BRIAN J) 27 May 1998 (1998-05-27) abstract page 3, column 3, line 54 -page 3, column 4, line 15 figure 6	1-6,10

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INTERNATIONAL SEARCH REPORT

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