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(54) Title: METHOD AND SYSTEM FOR ON-SCREEN AUTHENTICATION USING SECRET VISUAL MESSAGE

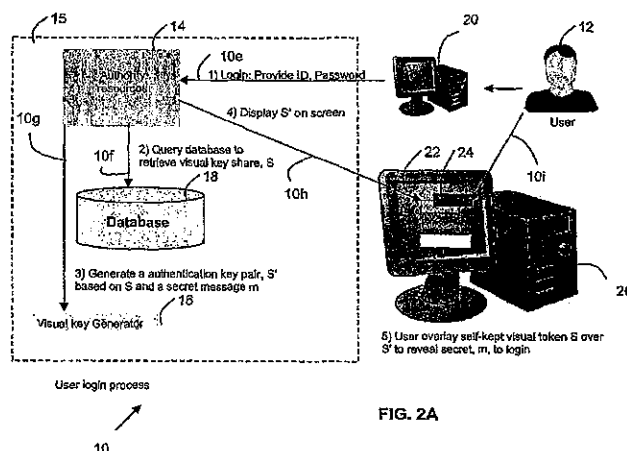


FIG. 2A

(57) Abstract: A method of authenticating a user includes providing a user key to an authentication authority, providing a transmission message from the authentication authority in response to the user key, providing a secret message using the transmission message, displaying the secret message to the user using a display screen, and providing a user response to the authentication authority in response to the user observing the secret message.