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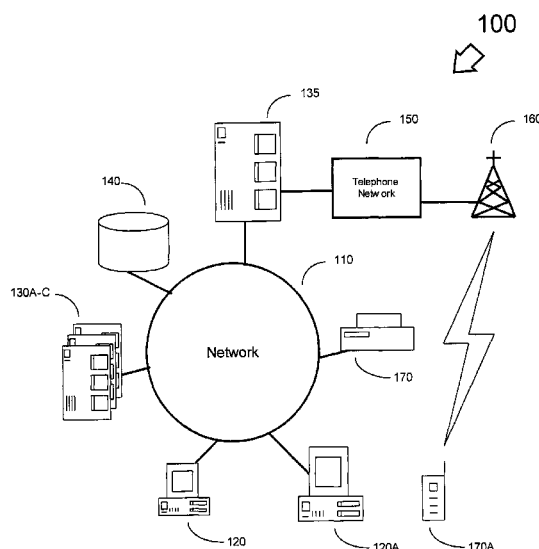
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(54) Title: METHOD AND APPARATUS FOR USING A CELLULAR TELEPHONE AS AN AUTHENTICATION DEVICE



(57) Abstract: A method and apparatus for authenticating a participant of an electronic transaction. The participant is pre-registered with a caller database, and the participant's wireless telephone number is unique to a particular user. When an authentication server is notified of a transaction, it generates a transaction pin for the transaction participant and forwards the transaction pin to the participant via a network. The participant calls the authentication server via a wireless phone. The authentication server identifies the wireless telephone number and prompts the caller for the transaction pin. When combined with a known transaction pin and a unique wireless telephone number, a wireless phone user can be authenticated as a valid participant of an on-line transaction.



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