



(51) International Patent Classification:
H04L 9/32 (2006.01)

(21) International Application Number:
PCT/IB2012/052006

(22) International Filing Date:
20 April 2012 (20.04.2012)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
13/281,330 25 October 2011 (25.10.2011) US
13/305,155 23 November 2011 (23.11.2011) US

(63) Related by continuation (CON) or continuation-in-part (CIP) to earlier application:
US 13/304,155 (CON)
Filed on 23 November 2011 (23.11.2011)

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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

— as to the identity of the inventor (Rule 4.17(i))

Published:

— with international search report (Art. 21(3))

(54) Title: ABSTRACTED AND RANDOMIZED ONE-TIME PASSWORDS FOR TRANSACTIONAL AUTHENTICATION

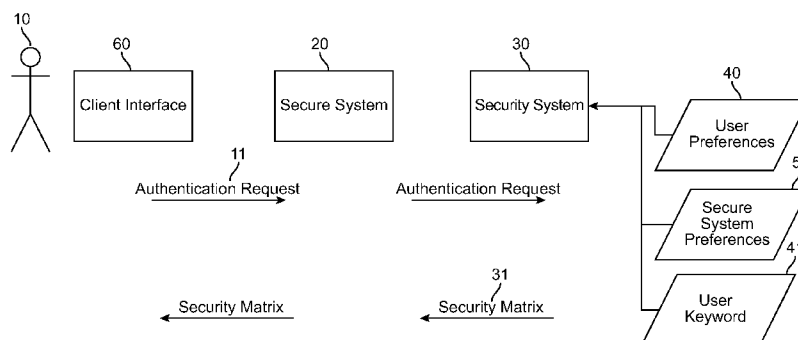


FIG. 1

(57) Abstract: A security system and method for authenticating a user's access to a system is disclosed. The security system receives an authentication request from the user and responds by generating a security matrix based on a previously stored user keyword and user preference data, the security matrix being different for each authentication request. The security system sends the security matrix to the user and awaits a one-time code in response to the security matrix. The user forms the one-time code based on the user keyword, the user preferences, and the security matrix. The security system validates the one-time code against the security matrix, the keyword, and the user preferences, and responds by sending an authentication result to the user that either permits or denies access to the system. Additionally, the security system sends a success or fail message to the system to be accessed.

