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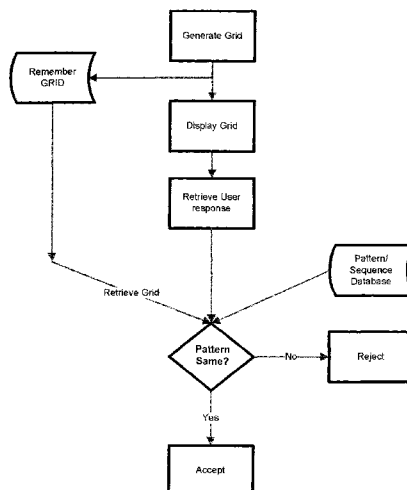
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(54) Title: A METHOD AND APPARATUS FOR VERIFYING A PERSON'S IDENTITY OR ENTITLEMENT USING ONE-TIME TRANSACTION CODES



(57) Abstract: A method for verifying a person's identity is of the general type which comprises storing a personal pattern of a pre-determined number of locations on a grid in association with personal identification data, and subsequently using the pattern in a verification process. According to the invention, the subsequent verification process comprises the steps of : (a) presenting to the person a challenge grid of locations occupied by a pseudo-random set of symbols, and challenging the person to identify a response set of symbols occupying locations in the challenge grid corresponding to the stored personal pattern; (b) receiving from the person the response set; (c) generating from the challenge grid and the stored pattern a verification set of symbols occupying locations in the challenge grid corresponding to the stored personal pattern; (d) comparing the response set of symbols with the verification set of symbols; and (e) verifying the identity of the person if the response set is the same as the verification set.



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