ABSTRACT

SYSTEM AND METHOD FOR SINGLE OR MULTI-PARTY ON-SCREEN AUTHENTICATION USING VISUAL OVERLAY

A system and method is disclosed for providing authentication of users by first distributing a physical, secret visual overlay/key to all users and thereafter, each user could use their respective overlay/key as a means of two-factor authentication (two-factor authentication) to access online resources. As part of a challenge-response scheme, the authentic authority offers an on-screen visual challenge for each of its users and by overlaying the users' own visual key to display a secret message or image which is required for login.

FIG. 2