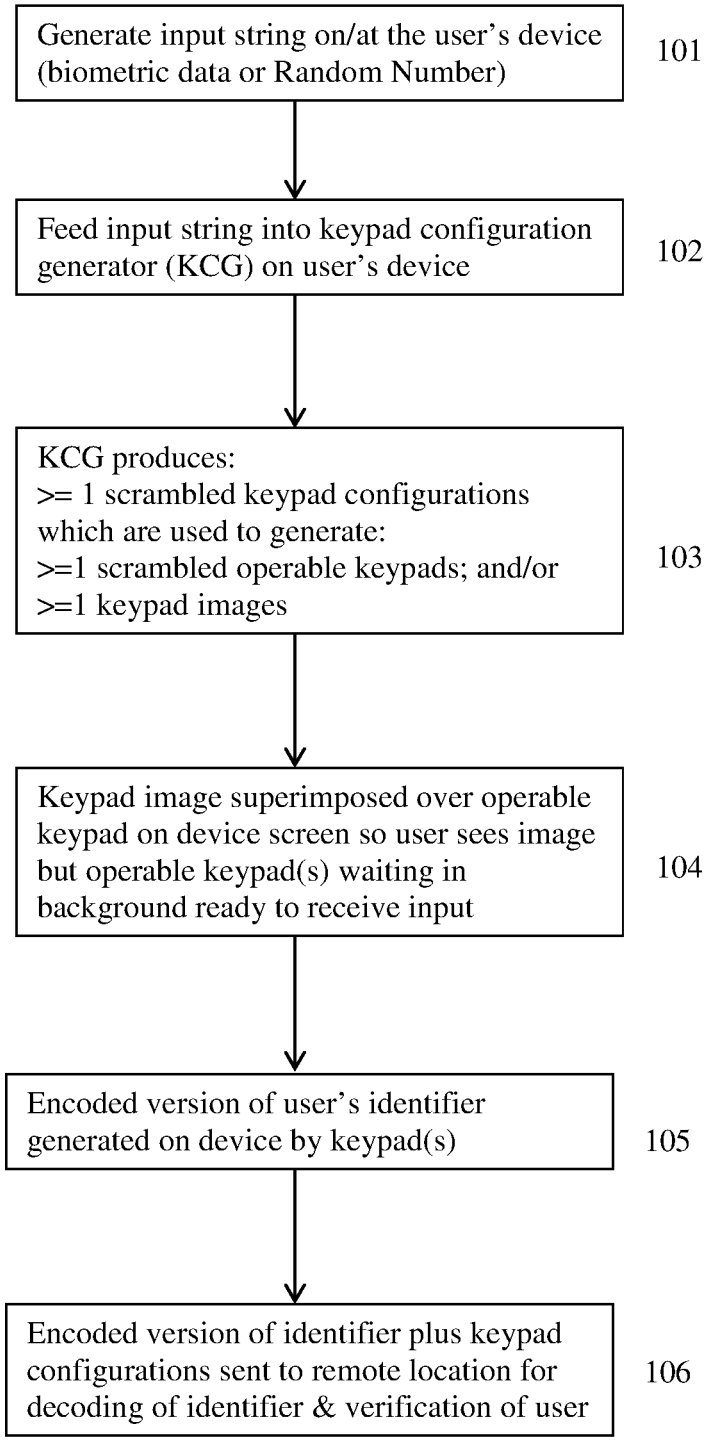
Figure 1


Generate input string on/at the user's device (biometric data or Random Number)
101
Feed input string into keypad configuration generator (KCG) on user's device
102
KCG produces:
>= 1 scrambled keypad configurations which are used to generate:
>=1 scrambled operable keypads; and/or
>=1 keypad images
103
Keypad image superimposed over operable keypad on device screen so user sees image but operable keypad(s) waiting in background ready to receive input
104
Encoded version of user's identifier generated on device by keypad(s)
105
Encoded version of identifier plus keypad configurations sent to remote location for decoding of identifier & verification of user
106