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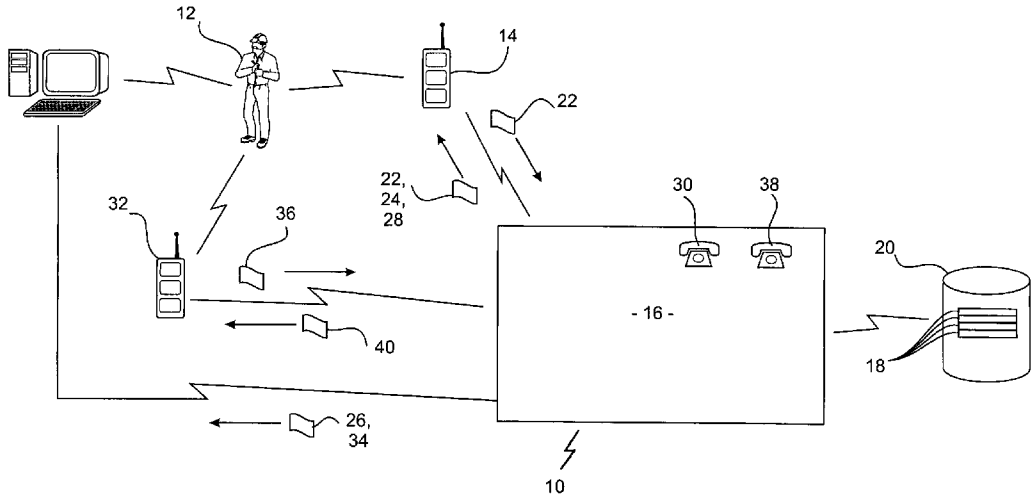
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Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ,*

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR AUTHENTICATING THE IDENTITY OF A USER



(57) Abstract: A system (10) for authenticating the identity of a user (12) comprising a user (12) and an authenticating party (16), where the user (12) enters identifying information to a web page (42) associated with the authenticating party (16) along with details of a communication identifier, the authenticating party (16) generates a unique passkey and sends a communications message (44) including the unique passkey to the user (12) by way of the communication identifier, the user (12) then operable to enter a passkey using an appropriate mechansim provided for at the web page (42) and where the authenticating party (16) authenticates the identity of the user (12) in accordance with the result of a comparison between the passkey entered via the web page (42) and the generated unique passkey. The system can also be performed by entering information and receiving information via a second destination address. Further embodiments describe a system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user.

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