

**ABSTRACT****SYSTEM AND METHOD FOR SECURE RECORD  
PROTOCOL USING SHARED KNOWLEDGE OF MOBILE USER  
CREDENTIALS**

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A method and apparatus for secure record protocol in a system with a server and a client, the method having the steps of: utilizing a mobile user credential as an input to a key generator, the mobile user credential being known to both the  
10 server and the client; generating one or two public key-private key pairs based on the mobile user credential input; and sending a message signed with a private key.

15 Fig. 1