A METHOD AND SYSTEM FOR AUTHENTICATING A USER WITH SERVICE PROVIDERS USING A UNIVERSAL ONE TIME PASSWORD

ABSTRACT

A method of using an electronic security passbook, comprising: connecting a mobile device to at least one server; using an application on the mobile device to communicate with the at least one server to browse an electronic security passbook comprising information of at least one security account of a user of the mobile device; and downloading the electronic security passbook from the at least one server to a storage device of the mobile device; wherein, when the mobile device is disconnected with the at least one server, the application on the mobile device is capable of browsing the electronic security passbook stored in the storage device of the mobile device in the same way as when the mobile device is connected with the at least one server.

Figure 3