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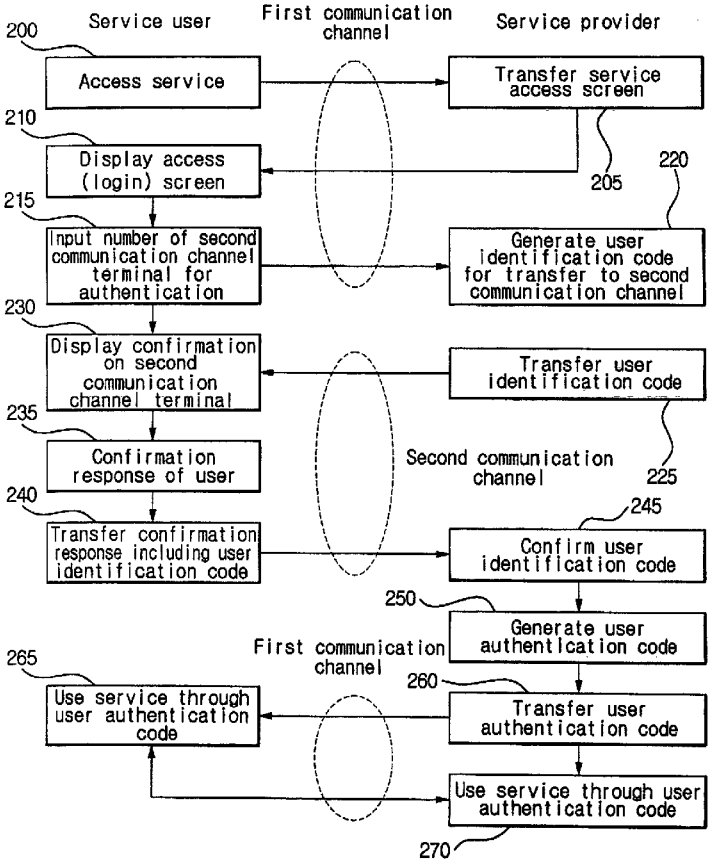
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(54) Title: AN INSTANT LOG-IN METHOD FOR AUTHENTIFICATING A USER AND SETTLING BILLS BY USING TWO DIFFERENT COMMUNICATION CHANNELS AND A SYSTEM THEREOF



(57) Abstract: The present invention relates to a method and system for authenticating a user who wants to use a certain service and settling bills for use of the service at a web site on the Internet. A method for authenticating a user who wants to use a certain service provided by a system through a first communication channel according to a embodiment of the present invention, comprising the steps of: receiving an access request from a first terminal of the user through the first communication channel; receiving an address or number of a second terminal of the user through the first communication channel; transferring data for user identification, including a user identification code, to the second terminal of the user through a second communication channel; receiving a user confirmation response, including the user identification code, from the second terminal of the user through the second communication channel; determining whether the user identification code transferred to the second terminal is identical to the user identification code received from the second terminal; generating a user authentication code if it is determined that both the user identification codes are identical to each other; and transferring the user authentication code to the first terminal of the user through the first communication channel.

WO 03/084127 A1

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