

ABSTRACT

INCREASED SECURITY FOR ELECTRONIC TRANSACTIONS

- 5 A method of conducting an online transaction, said method including the steps of:
providing a transaction manager, identifying a registered user to the transaction manager
by a login process, receiving a transaction request from the identified user, generating a
unique identifier and sending the unique identifier to the identified user, associating the
unique identifier with the transaction, providing the unique identifier to the transaction
10 manager, validating the unique identifier, and performing the transaction in the event that
the unique identifier is valid.

(Figure 1)