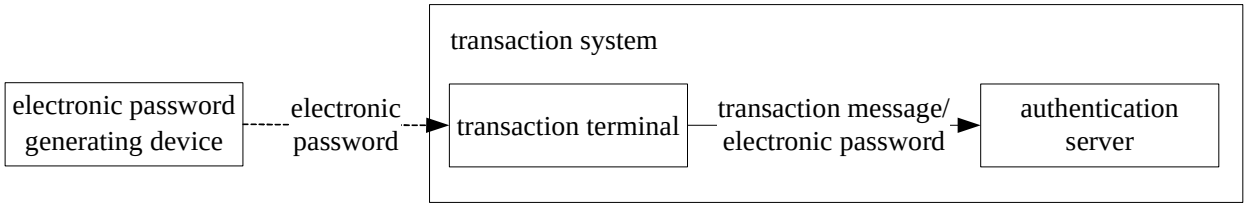
transaction system
electronic password generating device
electronic password
transaction terminal
transaction message/ electronic password
authentication server

Fig. 1

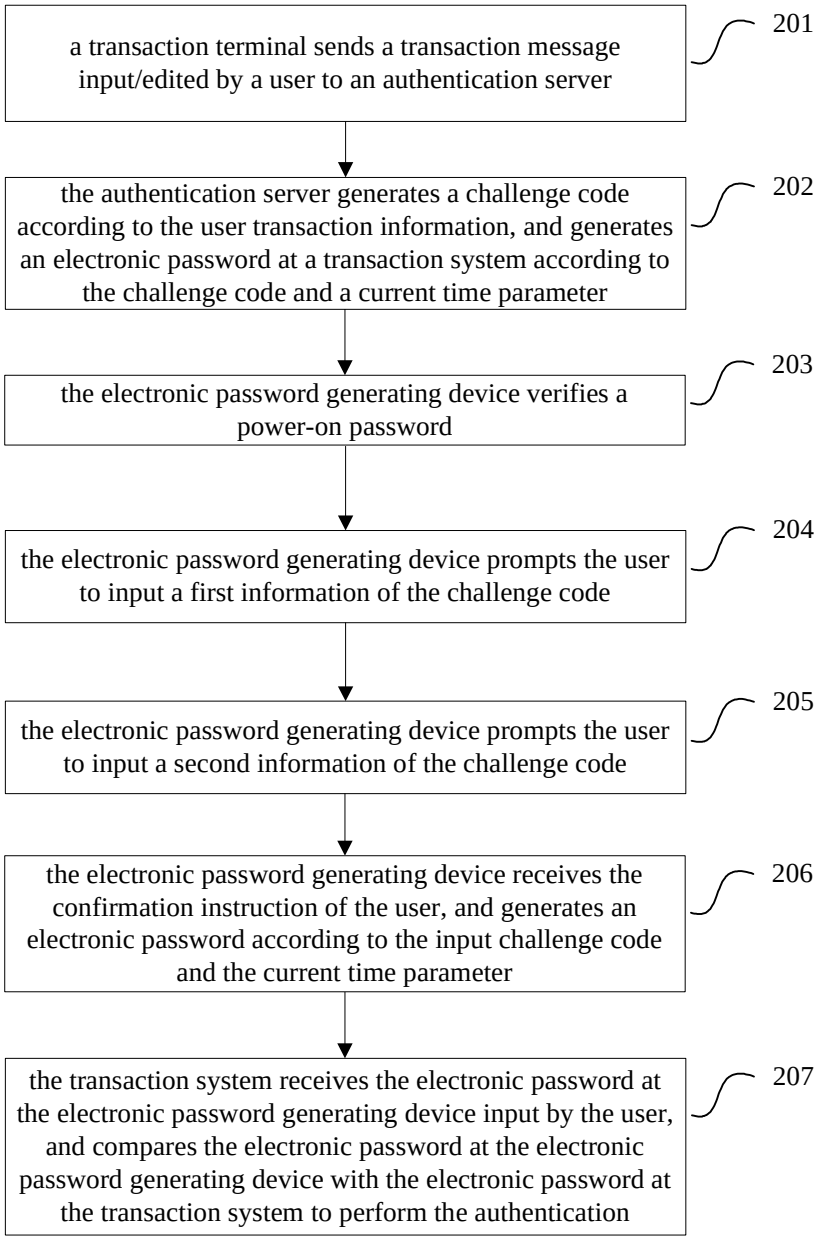
a transaction terminal sends a transaction message input/edited by a user to an authentication server
201
the authentication server generates a challenge code according to the user transaction information, and generates an electronic password at a transaction system according to the challenge code and a current time parameter
202
the electronic password generating device verifies a power-on password
203
the electronic password generating device prompts the user to input a first information of the challenge code
204
the electronic password generating device prompts the user to input a second information of the challenge code
205
the electronic password generating device receives the confirmation instruction of the user, and generates an electronic password according to the input challenge code and the current time parameter
206
the transaction system receives the electronic password at the electronic password generating device input by the user, and compares the electronic password at the electronic password generating device with the electronic password at the transaction system to perform the authentication
207

Fig. 2

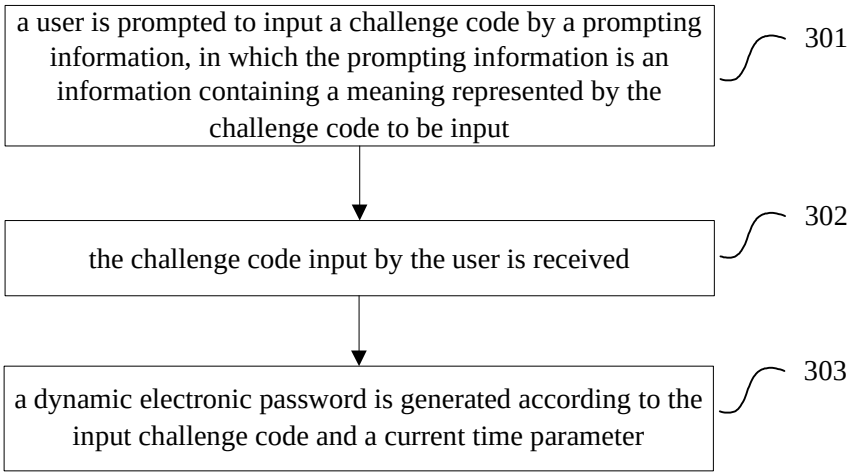

Fig. 3

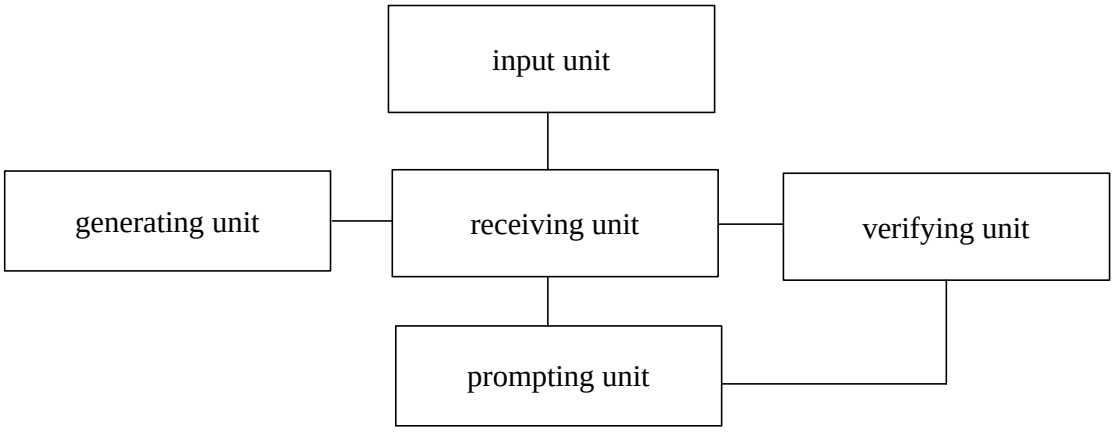

Fig. 4

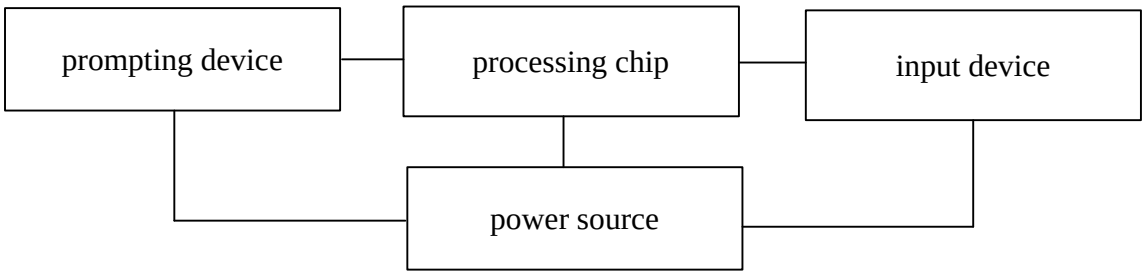

Fig. 5