

8. The method of claim 7, wherein the voice stream is a voice stream having a voice recognizable by the user and the image is an image having a background known to the user.

9. A method of operating a security server to securely transact business between a user and an enterprise via a network, comprising:

- receiving, at the security server from a user, a request of the user, including contact information for contacting the user via other than the network, to activate a secure communications channel over the network between the user and the security server;

- transmitting, by the security server to the user via the network in response to the received activation request, notification that the secure communications channel is quasi activated;

- receiving, at the security server, transaction information including an identifier of an enterprise and details of a transaction which the user desires to enter into with the enterprise;

- transmitting, by the security server in response to the received transaction information, an activation code for delivery to the user via other than the network and corresponding to the received contact information;

- receiving, at the security server from the user via the network, an activation code;

- comparing, at the security server, the received activation code with the transmitted activation code to validate the received activation code;

- activating the secure communications channel based on the validation of the received activation code; and

- transmitting the transaction information, from the security server to the user via the activated secure communications channel.

10. A method of operating a user network device to generate one-time-passwords usable to securely transact business via a network, comprising:

- transmitting, from the user network device to a security server via the network, a user identifier identifying the user and a request to activate a

secure communications channel over the network between the user and the security server;

receiving, at the user network device from the security server via the activated secure communications channel, a seed corresponding to the transmitted user identifier and a secret known only to the security server;

persistently storing the received seed at the user network device; and

generating, at the user network device, a one-time-password based on the stored seed.

8. The method of claim 7, wherein the voice stream is a voice stream having a voice recognizable by the user and the image is an image having a background known to the user.

9. A method of operating a security server to securely transact business between a user and an enterprise via a network, comprising:

- receiving, at the security server from a user, a request of the user, including contact information for contacting the user via other than the network, to activate a secure communications channel over the network between the user and the security server;

- transmitting, by the security server to the user via the network in response to the received activation request, notification that the secure communications channel is quasi activated;

- receiving, at the security server, transaction information including an identifier of an enterprise and details of a transaction which the user desires to enter into with the enterprise;

- transmitting, by the security server in response to the received transaction information, an activation code for delivery to the user via other than the network and corresponding to the received contact information;

- receiving, at the security server from the user via the network, an activation code;

- comparing, at the security server, the received activation code with the transmitted activation code to validate the received activation code;

- activating the secure communications channel based on the validation of the received activation code; and

- transmitting the transaction information, from the security server to the user via the activated secure communications channel.