

<b>Invention Title:</b>	Means to Create Passwords that May be Sent in the Clear (one time passwords)
<b>Invention Summary:</b>	A user's password is determined by a server selecting the number and locations of symbols from a matrix previously generated by the server. This previously generated matrix is on the user's computer and at the server. The resulting password is used just once with the server selecting the number and locations of the symbols each time.
<b>Invention Description:</b>	A new user of an online service creates a username and receives from the online service a unique matrix of symbols. This unique matrix is stored with the username at the online service and on the user's computer. Both stored matrices are encrypted by the server. When the user conducts a transaction with the online service, the user provides the unique username. The server then, using a random number generator, determines how many symbols and from which matrix locations the server will use as the user's password. The service then selects the number and locations of symbols from the user's matrix and the server matrix. If the symbols match then the user is allowed access.
<b>Invention Commercial Value/Customers:</b>	e-commerce
<b>Invention Differences:</b>	Current username/password systems are cumbersome as they 1) require the user to remember a password and 2) require the password to be stored with the username at the business' server. While businesses hash passwords to keep them from being stolen, users have no such protection against keyloggers, man-in-the-middle attacks and other hacks on the customer side.