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(57) Abstract :

A method of authenticating a user to a transaction at a terminal (10) wherein a user identification is transmitted from the terminal (10) to a transaction partner (12) via a first communication channel (14) and an authentication device (18) uses a second communication channel (20) for checking an authentication function that is implemented in a mobile device (16) of the user and as a criterion for deciding whether the authentication to the transaction shall be granted or denied the authentication device (18) checks whether a predetermined time relation exists between the transmission of the user identification and a response from the second communication channel characterized in that the authentication function is normally inactive and is activated by the user only preliminarily for the transaction said response from the second communication channel (20) includes the information that the authentication function is active and the authentication function is automatically deactivated.

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