

CLAIMS

1. An apparatus in a payment network comprising:
at least one memory comprising computer program code; and
at least one processor;
5 wherein the computer program code is configured, when executed by the at least one processor, to cause the apparatus in the payment network to:
receive an image of a part of a mobile device from an image capturing device that communicates with the payment network, wherein the mobile device includes digital card data of a customer;
10 compare a physical condition of the part of the mobile device shown in the received image to the physical condition of the part of the mobile device shown in a stored image; and
authenticate or decline a transaction involving the digital card data based on the comparison of the physical condition of the part of the mobile device in the
15 received image and the stored image.
2. The apparatus in the payment network according to claim 1, wherein the image capturing device is included in a point-of-sale (POS) terminal.
- 20 3. The apparatus in the payment network according to claim 1, wherein the computer program code is configured, when executed by the at least one processor, to cause the apparatus to:
use an additional layer of authentication to authenticate or decline the transaction involving the digital card data, wherein the additional layer of
25 authentication comprises a one-time password or an international mobile equipment identity.
4. The apparatus in the payment network according to claim 1, wherein the received image illustrates an incremental change to the physical condition of the part
30 of the mobile device compared to the part shown in the stored image.

5. The apparatus in the payment network according to claim 1, wherein the received image of the part of the mobile device has been encoded using a coding algorithm.

5 6. The apparatus in the payment network according to claim 1, wherein the computer program code is configured, when executed by the at least one processor, to cause the apparatus to:

store the received image of the part of the mobile device in a database.

10 7. The apparatus in the payment network according to claim 5, wherein the computer program code is configured, when executed by the at least one processor, to cause the apparatus to:

replace the stored image of the part of the mobile device with the received image of the part of the mobile device.

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8. The apparatus in the payment network according to claim 1, wherein the computer program code is configured, when executed by the at least one processor, to cause the apparatus to:

20 identify the customer of the mobile device based on the digital card data or an international mobile equipment identity associated with the received image of the part of the mobile device.

9. The apparatus in the payment network according to claim 1, wherein the computer program code is configured, when executed by the at least one processor, to cause the apparatus to:

25 send an alert to the customer when the transaction is declined, wherein the alert informs the customer of fraudulent use of the digital card data.

10. The apparatus in the payment network according to claim 1, wherein the computer program code is configured, when executed by the at least one processor, to cause the apparatus to:

30 send another alert to a third party when the transaction is declined, wherein the another alert comprises an international mobile equipment identity of the mobile device.

11. The apparatus in the payment network according to claim 1, wherein the transaction involving the digital card data is declined when the physical condition of the part of the mobile device in the received image differs by a threshold from the physical condition of the part of the mobile device in the stored image.

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12. The apparatus in the payment network according to claim 1, wherein the transaction is authenticated when the physical condition of the part of the mobile device in the received image matches the physical condition of the part of the mobile device in the stored image by a threshold.

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13. The apparatus in the payment network according to claim 1, wherein the part of the mobile device comprises a front, a back, a side, or an edge of the mobile device.

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14. The apparatus in the payment network according to claim 1, wherein the image capture device comprises at least one of a camera or a scanner.

15. A computer-implemented method performed by a payment network comprising:

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receiving an image of a part of a mobile device from an image capturing device that communicates with the payment network, wherein the mobile device includes digital card data of a customer;

comparing a physical condition of the part of the mobile device shown in the received image to the physical condition of the part of the mobile device shown in a stored image; and

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authenticating or declining a transaction involving the digital card data based on the comparison of the physical condition of the part of the mobile device in the received image and the stored image.

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16. The computer-implemented method performed by the payment network according to claim 15, further comprising:

using an additional layer to authenticate or decline the transaction involving the digital card data, wherein the additional layer comprises a one-time password or an international mobile equipment identity.

17. The computer-implemented method performed by the payment network according to claim 15, wherein the transaction involving the digital card data is declined when the physical condition of the part of the mobile device shown in the received image differs by a threshold from the physical condition of the part of the mobile device
5 shown in the stored image.

18. The computer-implemented method performed by the payment network according to claim 15, wherein the transaction is authenticated when the physical condition of the part of the mobile device shown in the received image matches the
10 physical condition of the part of the mobile device shown in the stored image by a threshold.

19. The computer-implemented method performed by the payment network according to claim 15, further comprising:
15 replacing the stored image of the part of the mobile device with the received image of the part of the mobile device.

20. The computer-implemented method performed by the payment network according to claim 15, further comprising:
20 sending an alert to the customer when the transaction is declined, wherein the alert informs the customer of fraudulent use of the digital card data.