

A SYSTEM AND METHOD FOR VERIFYING AN IMAGE TRANSMITTED OVER A COMMUNICATIONS NETWORK

BACKGROUND OF THE INVENTION

THIS invention relates to a system and method of verifying an image transmitted over a communications network.

There are a number of applications where copies of documentation are required to be stored electronically. It is often necessary to ensure that the copies are authentic and the copies therefore need to be verified.

One example in the South African context relates to the Financial Intelligence Centre Act (FICA). In terms of this act certain financial and other transactions cannot be processed without a financial institution, for example, obtaining copies of the identity documentation and proof of residence from at least one of the parties to the transaction.

This normally means that the relevant party is required to be physically present at the financial institution to supply originals of the documentation which are then copied by the financial institution and thereby verified.

The present invention seeks to address this by providing an improved system and method of verifying images transmitted over a communications network to allow copies of the documentation to be obtained remotely.

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SUMMARY OF THE INVENTION

According to the present invention there is provided a method of verifying an image transmitted over a communications network, the method including:

receiving via a first communications network image data at a server;

storing the image data in a memory;

receiving verification data from the communication device; and

comparing the verification data with previously stored verification data and if these match then verifying the image.

In one example, the method may include transmitting a request over a second communications network to a communication device to verify the image.

The data received from the communication device may be received via the second communications network.

The first communication network and the second communication network may be the same communication network.

The second communications network may be a mobile communications network wherein the communication device is a mobile communication device.

In an example embodiment, the image data is stored in a memory on the mobile communication device and represents an image captured using a digital camera of the mobile communication device.

The verification data may be a personal identification number.

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The method may include registering a communication device for use by storing an identification of the communication device in a memory together with the personal identification number.

In this example embodiment, the verification data received includes an identification of a communication device from where the personal identification number was transmitted and wherein the received identification of the communication device and the received personal identification number are compared with the previously stored identification of the communication device and personal identification number.

According to the present invention there is further provided a system for verifying an image transmitted over a communications network, the system including:

- a communication module for receiving via a first communications network image data at a server;

- a memory for storing the image data; and

- a verification module to receive verification data from the communication device and to compare the verification data with previously stored verification data and if these match then verifying the image.

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a block diagram of a system within which the present invention is implemented; and

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Figure 2 shows a flow diagram illustrating an example method of verifying an image transmitted over a communications network.

DESCRIPTION OF EMBODIMENTS

As mentioned above, the system and method described below have many applications. For exemplary purposes the system and method will be described in the context of the Financial Intelligence Centre Act (FICA). In terms of this act copies of certain documentation need to be obtained and verified before certain kinds of prescribed transactions can occur.

Previously this meant that a party to the transaction would need to physically bring originals of the documentation to a financial institution, for example, where they could be copied and the copies verified.

The system and method described below allow an agent to be sent to the party to obtain digital copies of the required documentation and to verify these.

Referring to Figure 1, an agent with a communication device 10 is used to obtain and verify images.

In one example the communication device 10 is a mobile communication device which allows the agent to be mobile and to capture images remotely from a server 12 and then transfer the images to the server 12 via a communications network 14.

The image data transmitted from the mobile communication device is received at the server 12 and stored in an associated memory in the form of a database 16.

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In other examples, the image data may be transmitted to the server 12 via another communications network such as the Internet. For example, the agent may capture the images using a digital camera and download these onto a computer where after they will be transmitted to the server 12 via the Internet or any other kind of local or wide area network, for example.

In any event, the server 12 initiates the transmitting of a request over a second communications network to a communications device to verify the image. As mentioned above, in the illustrated embodiment the communication device is a mobile communication device and thus the request transmitted may take the form of a Short Message Service (SMS) or a Multimedia Messaging Service (MMS) message.

The request is received at the mobile communications device 10 and the agent is prompted to enter verification data into the communication device 10 which is then transmitted to the server 12.

In an alternative embodiment, the agent may transmit the verification data to the server 12 without being requested to do so or after being requested to do so by an application executing locally on the user's mobile communication device or computer.

In any event, the verification data typically takes the form of a personal identification number (PIN).

The received personal identification number is compared with a previously stored personal identification number and if these match then the image is verified.

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In an example embodiment, the image data is stored in a memory on the mobile communication device 10 and represents an image captured using a digital camera of the mobile communication device 10.

This provides the agent with great flexibility in that would only add their mobile communication device 10 they are able to capture images of the documents requiring verification, which images are then stored locally in the memory of the mobile communication device 10 before being transmitted to the server 12.

In another example embodiment, the method includes registering a communication device for use by storing an identification of the communication device in a memory together with the personal identification number.

In this example embodiment, the verification data received includes an identification of a communication device from where the personal identification number was transmitted and wherein the received identification of the communication device and the received personal identification number are compared with the previously stored identification of the communication device and personal identification number.

An example of the first time registration of the agent is as follows:

- The server will receive an instruction to load the agent.
- A user will capture all of the agent's details on server including the MSISDN of the agent's communication device.
- The agent will receive an SMS advising them that they have been loaded.
- They will select a URL in the SMS to initiate the download of an application onto their mobile communications device.

If the details of the agent change, the process is as follows:

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- The server system receives notification that the MSISDN of the agent has been changed.
- The server will then store the new MSISDN in a memory.
- The agent will receive an SMS advising them that their new MSISDN has been loaded.
- They will select the URL in the SMS to initiate the download of the application onto their mobile communications device.

A typical application will occur as follows utilizing a mobile communications device as the capture medium:

- Agent opens application on their mobile communications device.
- A menu is displayed providing various verification options available for selection of type of data to be gathered.
- Agent selects the applicable option.
- The applicable menu is displayed providing the various information fields that have to be completed.
- Agent takes a photo of the customer, their ID Book and proof of residence if applicable using a digital camera of the mobile communications device.
- Agent captures the guardian's details if applicable
- Field Agent then confirms the above details on submission of the data.
- The mobile communication device application requests an agent authorization from the server system. Thus once the data (for example, photo, name and address details) is received, the back end system initiates a request to enter the PIN. In this way, the device that the data has been received from as well as the individual operating the device are properly identified
- Agent authorises the assisted registration and verification by entering their pin number.

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- The server receives the data and verifies the transaction or forwards the data to another server to verify the transaction on receipt of the data.
- The server stores the data and confirms that the transaction is successful. A successful message is displayed to the agent.

In the case where the internet is used the following takes place

- Agent logs onto a Web Application.
- A menu is displayed providing the available options for selection.
- Agent selects the applicable option.
- The applicable menu is displayed providing the various options that have to be completed.
- Agent captures the applicable customer details.
- Agent takes a photo of the customer, their ID Book and proof of residence if applicable using a digital camera of the mobile communications device.
- Agent captures the mobile telephone details of the individual if required for the banking process.
- Agent then confirms the above details on submission of the data.
- Web Application request an agent authorisation from the back end system.
- The agent authorises the assisted registration by capturing their PIN on their mobile communication device.
- Web Application receives notification that the transaction has been authorised and sends the transactions data and images to the server.
- The server stores the data and confirms that the transaction is successful.
- A successful message is displayed to the agent together with a main menu ready for the next transaction to be captured.

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It will be appreciated that the server 12 may include a number of modules in order to implement the above methodology.

For example, a communication module 18 to receive via a first communications network image data at the server 12.

A verification module 20 to receive verification data from the communication device and to compare the verification data with previously stored verification data and if these match then verifying the image.

The modules may be implemented by a machine-readable medium embodying instructions which, when executed by a machine, cause the machine to perform any of the methods described above.

It will be appreciated that embodiments of the present invention are not limited to such architecture, and could equally well find application in a distributed, or peer-to-peer, architecture system. Thus the modules illustrated could be located on one or more servers operated by one or more institutions.

CLAIMS

1. A method of verifying an image transmitted over a communications network, the method including:

receiving via a first communications network image data at a server;

storing the image data in a memory;

receiving verification data from the communication device; and

comparing the verification data with previously stored verification data and if these match then verifying the image.
2. A method according to claim 1 further including transmitting a request over a second communications network to a communication device to verify the image.
3. A method according to claim 2 wherein the data received from the communication device is received via the second communications network.
4. A method according to claim 2 or claim 3 wherein the first communication network and the second communication network are the same communication network.
5. A method according to claim 4 wherein the communication network is a mobile communications network and wherein the communication device is a mobile communication device.

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6. A method according to claim 5 wherein the image data is stored in a memory on the mobile communication device and represents an image captured using a digital camera of the mobile communication device.
7. A method according to any preceding claim wherein the verification data is a personal identification number.
8. A method according to any preceding claim further including registering a communication device for use by storing an identification of the communication device in a memory together with the personal identification number.
9. A method according to any preceding claim wherein the verification data received includes an identification of a communication device from where the personal identification number was transmitted and wherein the received identification of the communication device and the received personal identification number are compared with a previously stored identification of the communication device and personal identification number.
10. A system for verifying an image transmitted over a communications network, the system including:
 - a communication module for receiving via a first communications network image data at a server;
 - a memory for storing the image data; and
 - a verification module to receive verification data from the communication device and to compare the verification data with

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previously stored verification data and if these match then verifying the image.

11. A system according to claim 10 wherein the communication module further transmits a request over a second communications network to a communication device to verify the image.
12. A system according to claim 11 wherein the data received from the communication device is received via the second communications network.
13. A system according to claim 11 or claim 12 wherein the first communication network and the second communication network are the same communication network.
14. A system according to claim 13 wherein the communication network is a mobile communications network and wherein the communication device is a mobile communication device.
15. A system according to claim 14 wherein the mobile communication device includes a memory and a digital camera, wherein image data is captured using the digital camera and stored in the memory.
16. A system according to any one of claims 10 to 15 wherein the verification data received by the verification module is a personal identification number.
17. A system according to any one of claims 10 to 16 wherein the verification module further registers a communication device for use by storing an identification of the communication device in the memory together with the personal identification number.

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18. A system according to any one of claims 10 to 17 wherein the verification module further receives verification data which includes an identification of a communication device from where the personal identification number was transmitted and wherein the received identification of the communication device and the received personal identification number are compared with a previously stored identification of the communication device and personal identification number.