Claims

1. A computer-implemented method for website verification wherein a server is configured to carry out method steps comprising:

(i) storing registration records for legitimate websites in a verification register;

(ii) receiving, from a website to be verified, a user-initiated verification request;

(iii) responsive to the user-initiated verification request, checking that the website to be verified is in the verification register;

(iv) generating and transmitting a dynamic code for display on the website if the website to be verified is in the verification register; and

(v) responsive to a user entering the dynamic code into a verification module, retrieving details of the website from the verification register and transmitting the details of the website to the user for checking against the website to be verified.

2. The method according to claim 1, wherein the website is a merchant website and the user-initiated verification request is operable by the user prior to the user entering payment card details to perform an online transaction.

3. The method according to claim 1, wherein, after registration, the website is issued with a unique registration code.

4. The method according to claim 3, wherein the step of generating the dynamic code comprises use of the website’s registration code.

5. The method according to claim 3, wherein the step of generating the dynamic code comprises use of an acquirer code.

6. The method according to claim 1, wherein the step of storing registration records for legitimate websites in a verification register may comprise obtaining details of legitimate websites from a trusted server.

7. The method according to claim 6, wherein the trusted server is operated by an Acquirer, responsible for vetting the websites prior to their registration.

8. The method according to claim 6, when dependent on claim 3, wherein the trusted server is responsible for providing the unique registration code to the website, after it has been issued by the verification register.

9. The method according to claim 1, wherein a verification engine is provided to implement one or more of the method steps.

10. The method according to claim 9, wherein the verification engine is configured to receive a registration code from a website and to check that the registration code matches the website in the verification register before generating and transmitting the dynamic code for display on the website.

11. The method according to claim 9, wherein the verification engine is configured to transmit details of the website, obtained from the verification register, for display on the website.

12. The method according to claim 9, wherein the verification module communicates with the verification engine to retrieve and display details of the website from the register.

13. The method according to claim 1, wherein the verification module comprises, or is a part of, a web application and/or mobile application.

14. The method according to claim 1, wherein the details of the website that are stored on the register and/or presented to the user for verification purposes comprise one or more of the following: website address; IP address or IP address range; business/organisation name and/or contact details; logo; company number; tax registration number.

15. The method according to claim 1, further comprising receiving user-provided content and transmitting the user provided content for display on the website.

16. The method according to claim 15, wherein the step of transmitting the user-provided content for display on the website comprises operating a verification module to submit the user-provided content to the verification engine; and the website retrieving the user-provided content from the verification engine.

17. A computer system for website verification comprising:

a database comprising a verification register storing registration records for legitimate websites; and

a verification engine configured to:

(i) receive verification instructions from a website when a user selects to verify the website;

(ii) check that the website is in the verification register;

(iii) generate and transmit a dynamic code for display on the website;

(iv) receive a dynamic code entered by a user through a verification module; and

(v) retrieve and transmit details of the website obtained from the database, to the user via the verification module to enable checking of the details with the website being verified.

18. The system according to claim 17 wherein the database further comprises registration codes for each website in the verification register.

19. The system according to claim 17 or 18 wherein the verification engine communicates with one or more of the website, the verification register, and the verification module over a secure communication channel.

20. A non-transitory computer-readable medium having stored thereon program instructions for causing at least one processor to perform a computer-implemented method for website verification wherein a server is configured to:

store registration records for legitimate websites in a verification register;

receive, from a website to be verified, a user-initiated verification request responsive to the user-initiated verification request, check that the website to be verified is in the verification register;

generate and transmit a dynamic code for display on the website if the website to be verified is in the verification register; and

responsive to a user entering the dynamic code into a verification module, retrieve details of the website from the verification register and transmit the details of the website to the user for checking against the website to be verified.