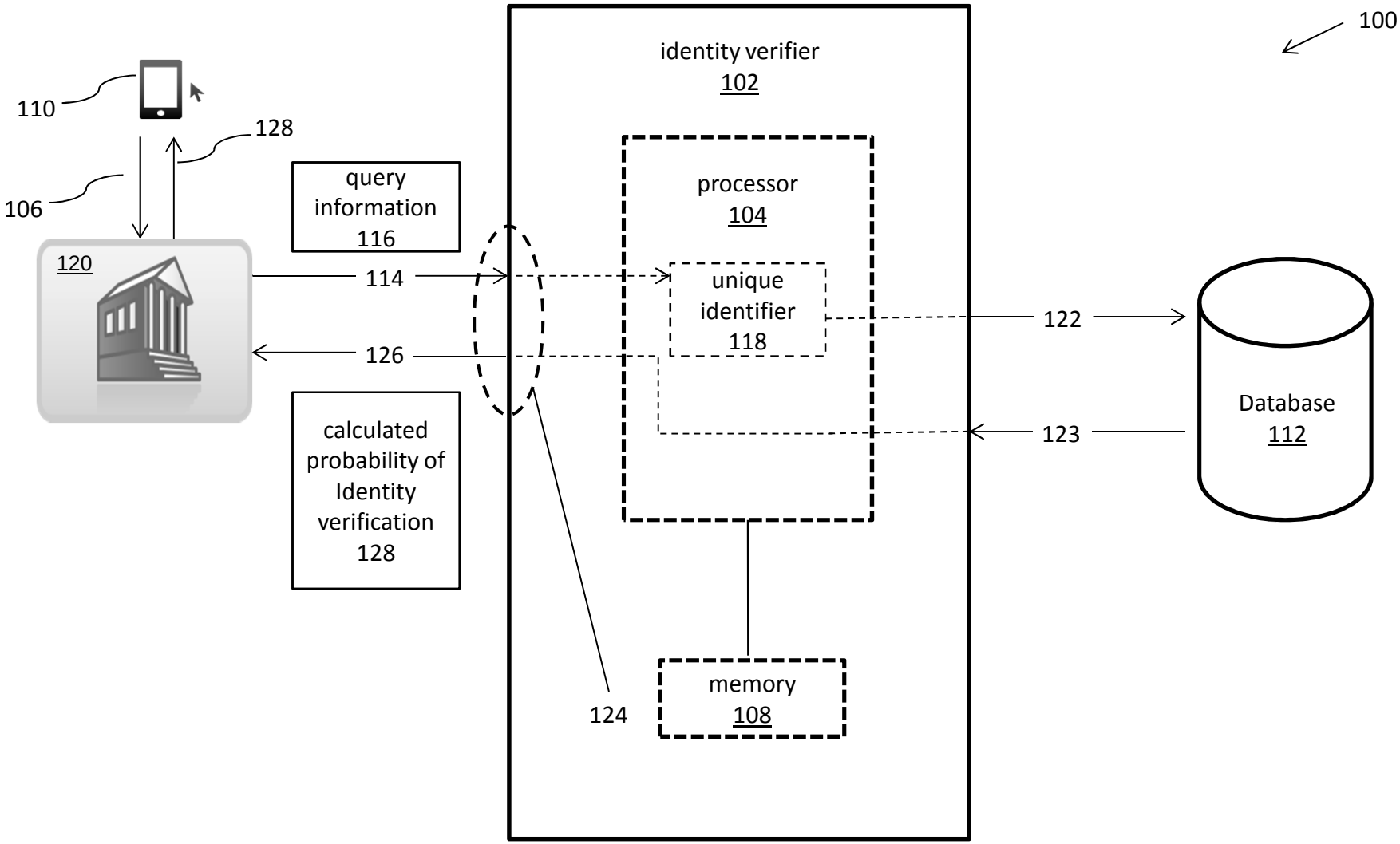

100
identity verifier
102
processor
104
unique
identifier
118
memory
108
110
128
106
120
query
information
116
114
126
calculated
probability of
Identity
verification
128
124
122
123
Database
112

Figure 1

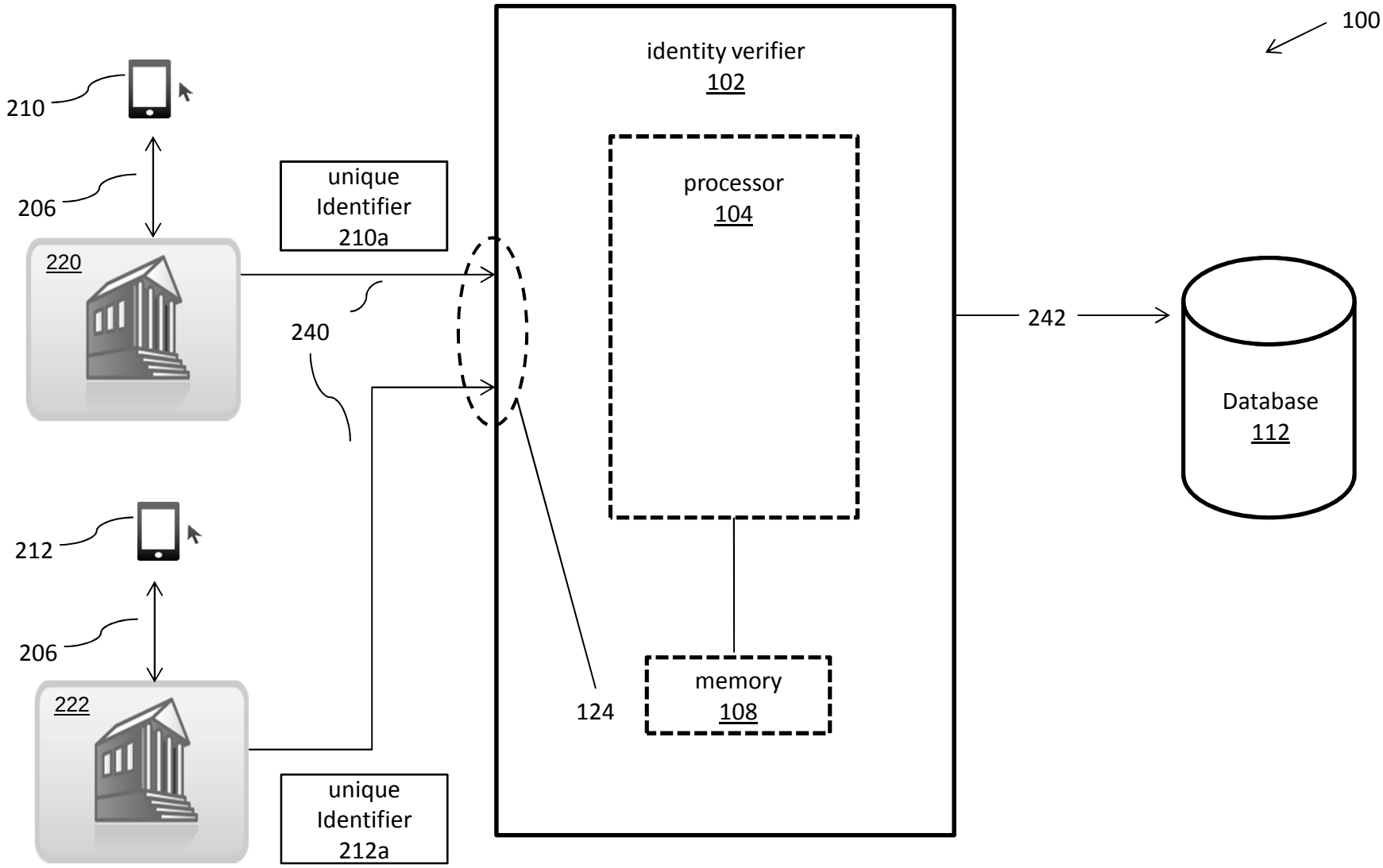

100
identity verifier
102
processor
104
memory
108
Database
112
210
206
220
unique
Identifier
210a
240
242
212
206
222
unique
Identifier
212a
124

Figure 2

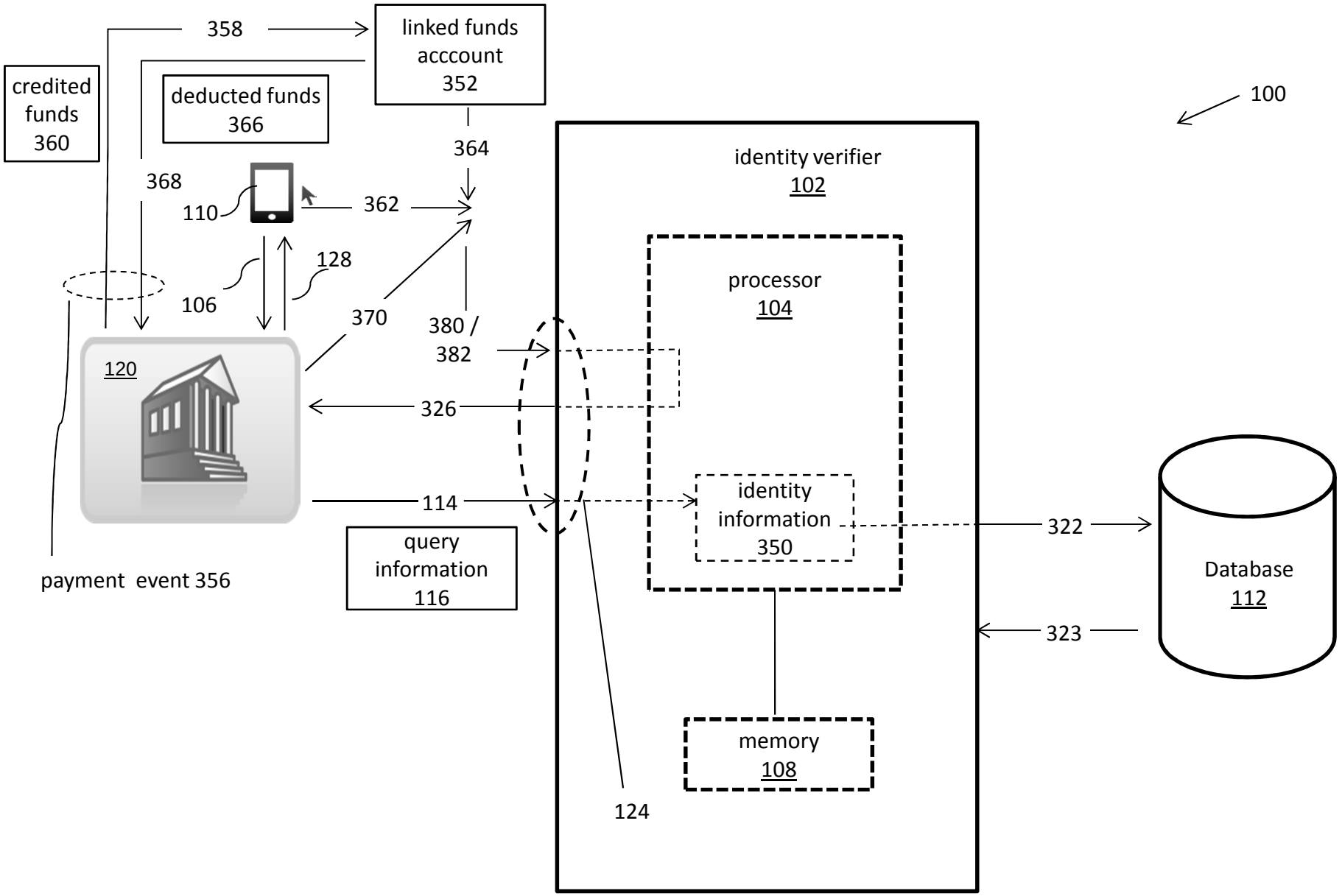

358
linked funds acccount 352
credited funds 360
deducted funds 366
364
368
110
362
128
106
370
380 / 382
120
326
114
query information 116
payment event 356
identity verifier 102
processor 104
identity information 350
memory 108
124
322
323
Database 112
100

Figure 3

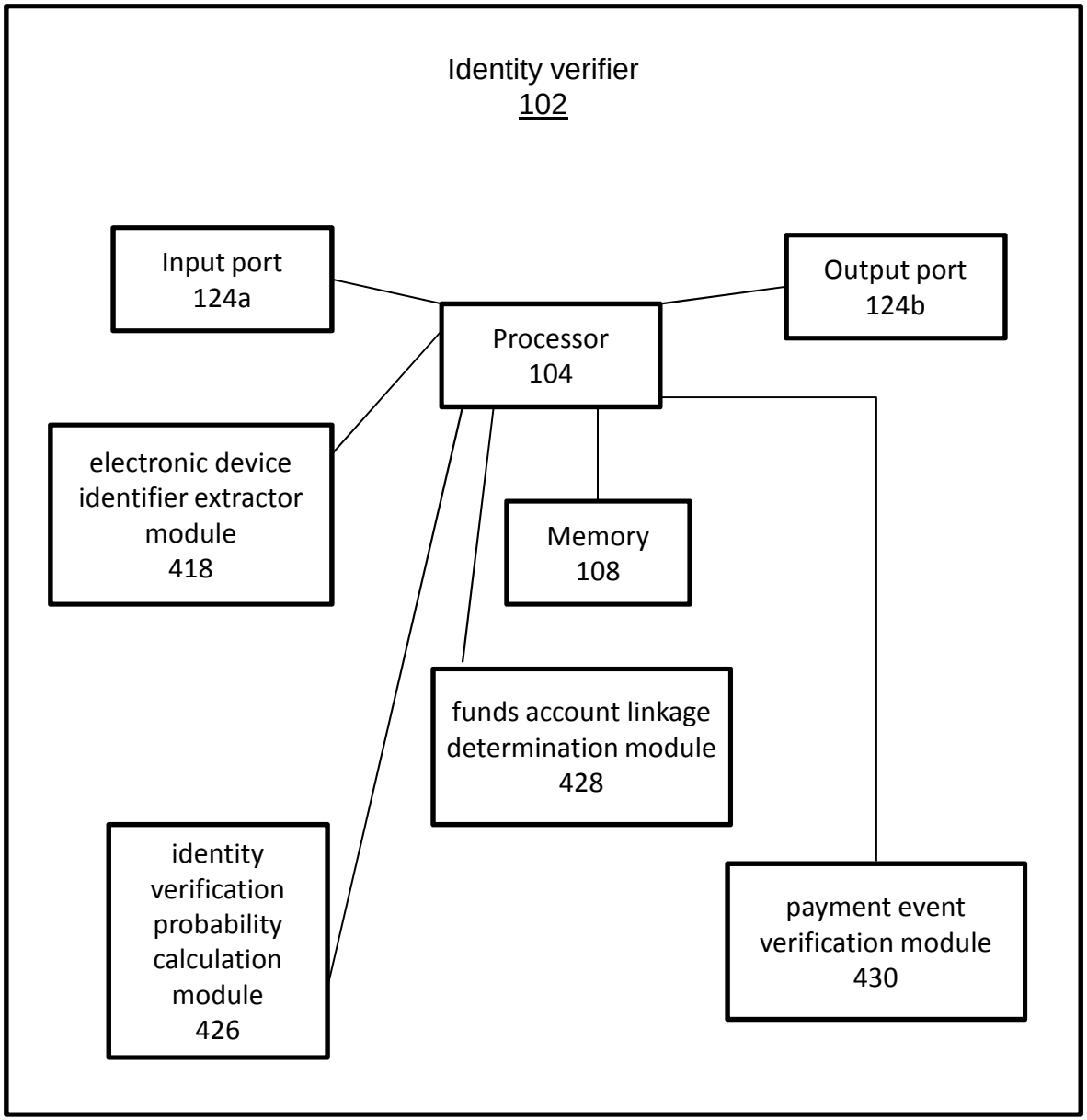

Identity verifier
102
Input port
124a
Output port
124b
Processor
104
electronic device identifier extractor module
418
Memory
108
funds account linkage determination module
428
identity verification probability calculation module
426
payment event verification module
430

Figure 4

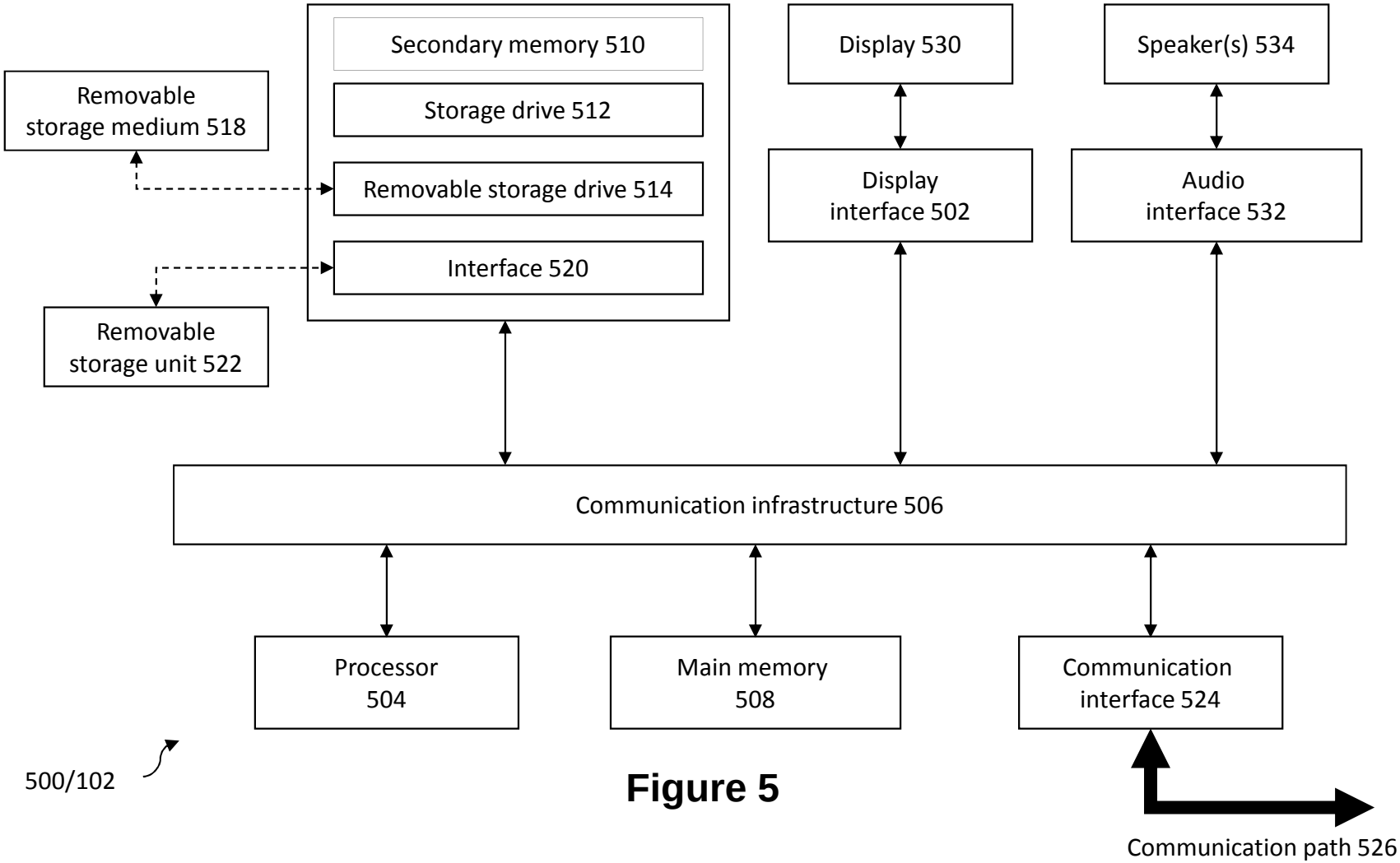

Secondary memory 510
Storage drive 512
Removable storage drive 514
Interface 520
Removable storage medium 518
Removable storage unit 522
Display 530
Display interface 502
Speaker(s) 534
Audio interface 532
Communication infrastructure 506
Processor 504
Main memory 508
Communication interface 524
500/102
Communication path 526

Figure 5

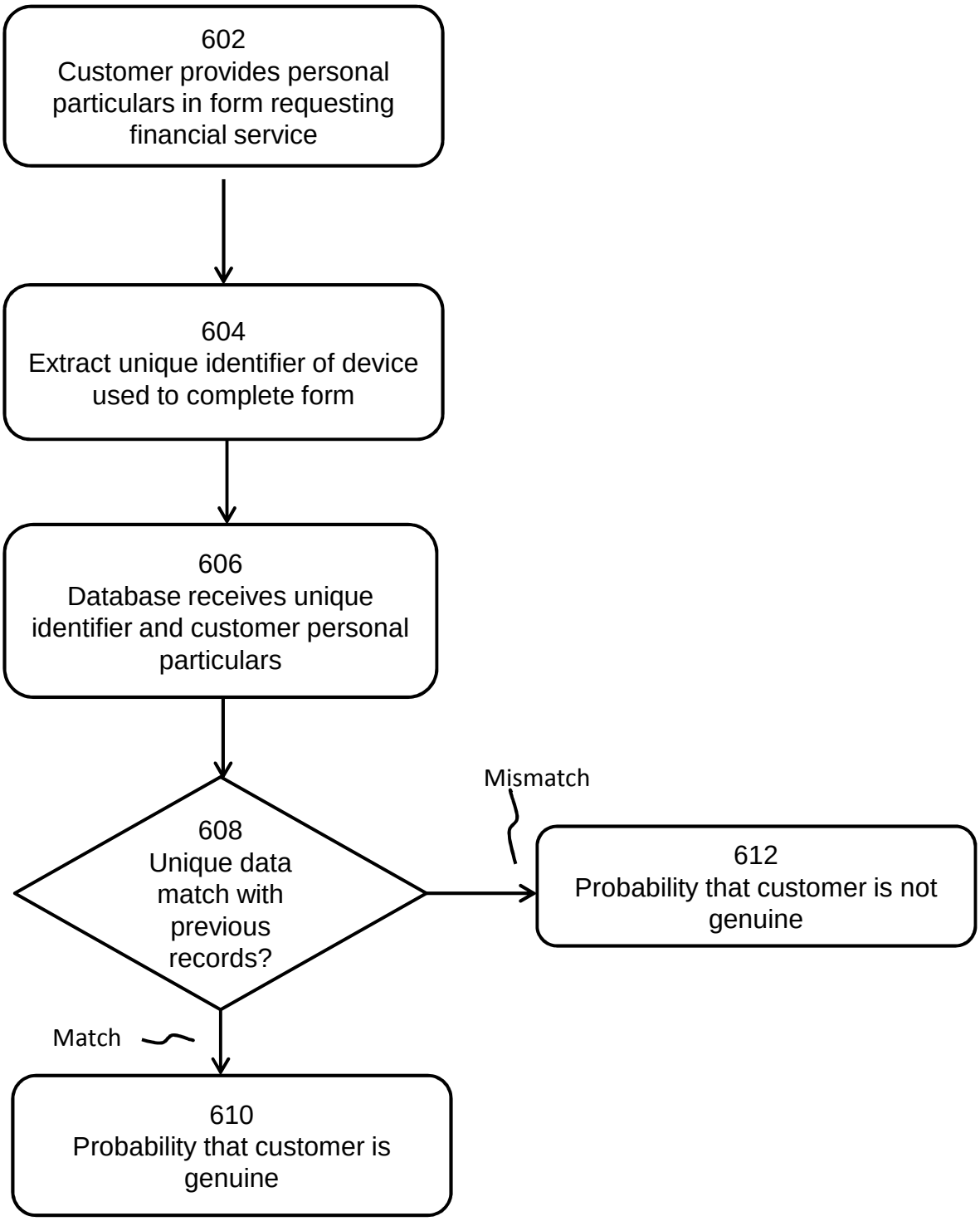

602
Customer provides personal particulars in form requesting financial service
604
Extract unique identifier of device used to complete form
606
Database receives unique identifier and customer personal particulars
608
Unique data match with previous records?
Mismatch
612
Probability that customer is not genuine
Match
610
Probability that customer is genuine

Figure 6

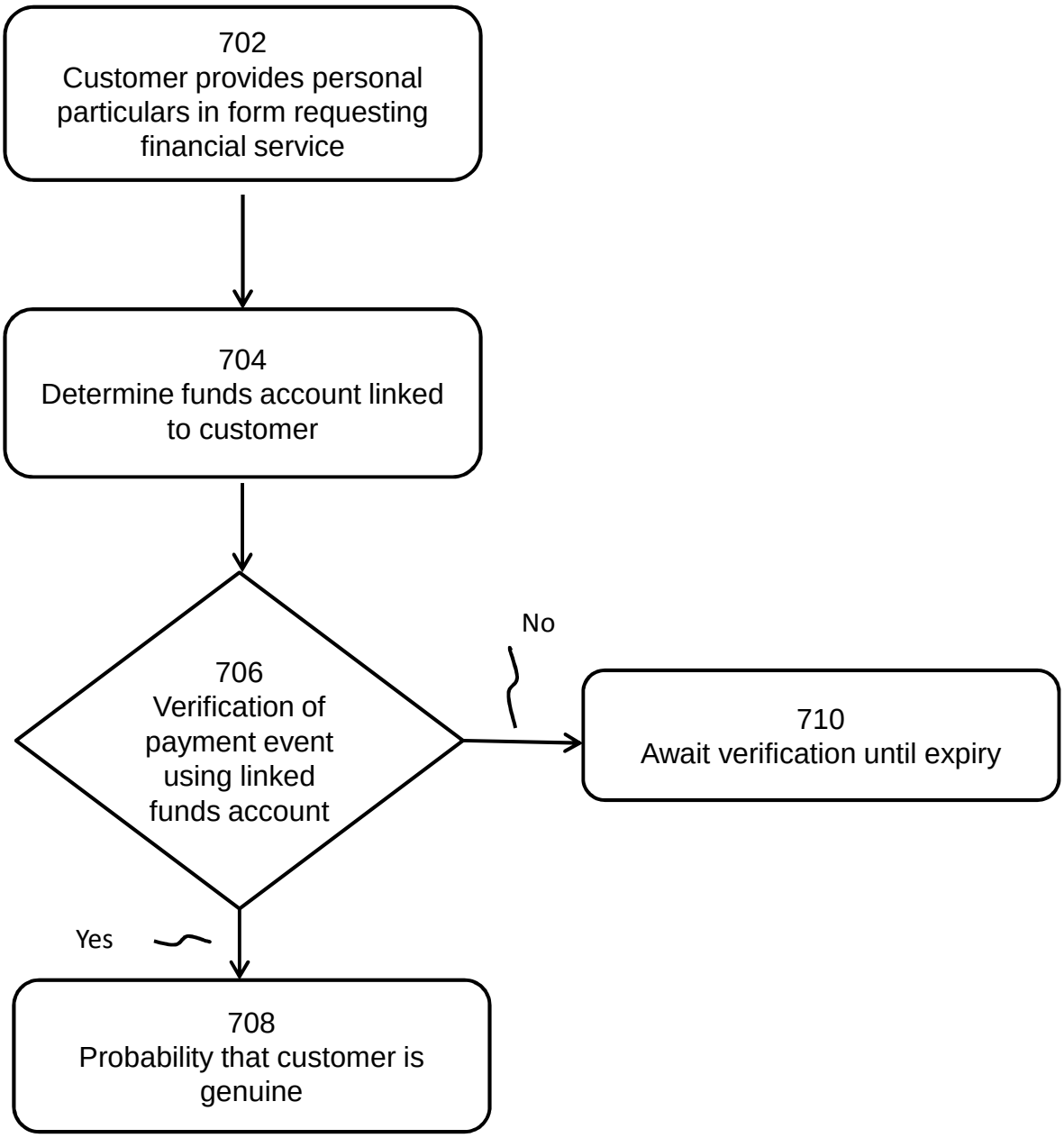

702
Customer provides personal particulars in form requesting financial service
704
Determine funds account linked to customer
706
Verification of payment event using linked funds account
No
710
Await verification until expiry
Yes
708
Probability that customer is genuine

Figure 7