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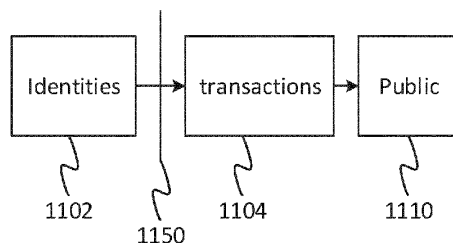
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(54) Title: VERIFICATION SYSTEM AND METHOD

FIGURE 11B



(57) **Abstract:** A computer-implemented method of authorising a pay-
ment by a target party to a verifying party. The method comprises, by
the verifying party: performing a payment verification to verify a source
of funds of the target party; and performing an identity verification to
verify an identity of the target party. The identity verification compris-
es accessing response data stored in a data store in association with the
identity of the target party, the data store being implemented in third
party computer equipment of a trusted third party or on a peer-to-peer
publication medium, wherein the response data comprises either a)
a stored instance of a response to a challenge, or b) an attestation com-
prising a transformation of the response. The payment is authenticated
on condition that the outputs of both the payment verification and iden-
tity verifications is true.

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