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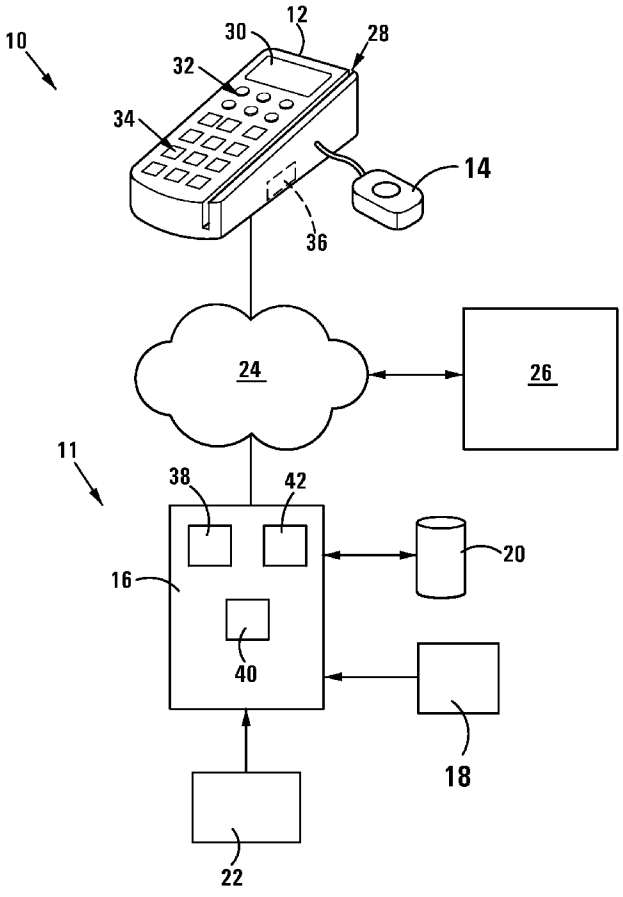
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(54) Title: VERIFICATION OF A TRANSACTOR'S IDENTITY



(57) Abstract: A system for facilitating a financial transaction between a prospective transactor and a transactee has an identity and account verifying facility for verifying the identity of the prospective transactor and an account that the prospective transactor has with a financial institution, the identity and account verifying facility being operated by an independent verifier. The identity and account verifying facility includes a storage means for storing an identifier of the prospective transactor and details of at least one account held by the transactor at the financial institution. An identifier input means is provided whereby the transactor enters his identifier when he subscribes to the service. An account details obtaining means for obtaining details of the transactor's account with the financial institution, an identifier input means whereby the transactor enters his identifier; and a communicating means for communicating with the independent verifier are located at the transactee, for furnishing the account details and the identifier to the verifier and for receiving a verification confirmation or rejection from the verifier, prior to the transactor conducting the financial transaction with the transactee.

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