

## ONLY UNIVERSAL ID KEY SYSTEM WILL MAKE FRAUD CRIMES A THING OF THE PAST

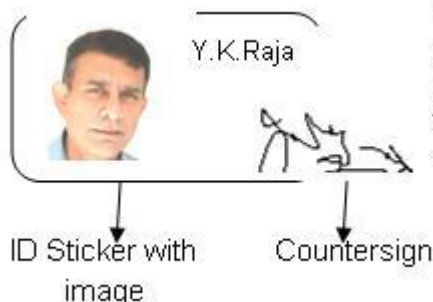
These details show why **ONLY** the proposed ID KEY system will reduce all fraud crimes to virtually **ZERO** simply by making outdated signature and PIN systems reliable.

**ID KEY** will have the following two components



**Component 1:** Person's image which will activate printer at any transaction point to print ID sticker (sticker with person's image printed on it). To personalise signature all a person has to do is to apply ID sticker to the document and countersign. Current signature system boosts identity fraud because in the event of crime signatures don't even expose person's gender

**Signature on agreements, delivery notes, receipts etc. personalised with ID sticker will deter identity fraud**



Signatures personalised on delivery notes will deter mail order fraud while trader's signatures personalised on receipts will deter bogus con-trader fraud. Invisible fingerprints on paper will enable police to isolate lookalike.

**The Current signature system is like passports without photos and that is why it is so difficult to deter and prosecute fraudsters.**

Traders will be able to use mobile phone size device to activate printer to instantly print ID stickers for those who do not have ID KEY. It is also possible for national ID card and banker's cards to print ID sticker from image obtained from database. Pre-printed ID stickers obtained from those who have printing equipment will enable individuals to personalise signatures on any document anywhere in the world.

Soon the public will be able to buy pocket size book with 64 ID stickers online.

Apart from personalising signatures individuals will be able to use ID stickers to personalise other items such as books, greeting cards, office equipment, and even medication and medical reports to prevent fatal mistakes.

Banks have replaced signature with Chip and PIN for card transactions but yet boost identity fraud by relying on signatures on agreements, cheques, money withdrawal notes, delivery notes etc.

Report on following site shows that the government, banks and entire business industry will save massive losses caused by fraud crimes which current systems fail to deter

<http://news.bbc.co.uk/2/hi/business/8473167.stm>

**Component 2:** A Card Key Code which will be personalised to all person's credit/debit cards and would be required to activate PIN transactions at ATMs and retail outlets. The Card Key Code would change to a new value after every transaction at data centre and on the ID KEY to deter anyone from getting tempted to make copy of this unique security code. This system will deter fraudsters from getting tempted to use stolen and skimmed cards since they will not have option to pick invisible electronic Card Key Code needed to activate transaction. If required we could encrypt Card Key Code as a security code for online banking etc To make ID KEY safer we will have option to activate it with the finger print of the right person.

ID KEY system can be treated like international ID card since it will personalise signature and PIN only to the right individual in any country. Banks should exploit proposed system to make profit by saving massive losses caused by fraud crimes and preventing fraud boom which will be far worse than credit crunch.

Proposed ID KEY system will deter all fraud crimes which even Chip and PIN, data protection and biometric ID cards will fail to deter. This system will eliminate the need for us to even protect our personal and card details including PIN since it will deter fraudsters from getting tempted to misuse these stolen details.

**Fake documents have made the signature system unreliable while micro cameras and micro contact sensors have made PIN system unreliable and therefore it is imperative that these outdated transaction concluding systems be made reliable by using the proposed system to stop fraud from becoming a big easy money making business.**

**Report on the following link shows that current Chip and PIN system does allow individuals to fake fraud crimes to make easy money**

[<http://www.timesonline.co.uk/tol/money/article6250206.ece>](http://www.timesonline.co.uk/tol/money/article6250206.ece)

Reports on the following links show that it would be economical for the banks to exploit the proposed fraud deterring system since current systems are failing to save them losses caused by fraud crimes.

[<http://www.independent.co.uk/news/business/news/fraudsters-face-uks-extremely-thin-blue-line-1689922.html>](http://www.independent.co.uk/news/business/news/fraudsters-face-uks-extremely-thin-blue-line-1689922.html)

[As Economy Worsens, More Americans Fear Card \*\*Fraud\*\* and \*\*Identity\*\* Theft](#)

[European \*\*ATM Fraud\*\* Attacks up 149% Says EAST Report](#)

[<http://www.independent.co.uk/news/business/news/blow-whistle-on-corruption-or-else-ndash-police-1662648.html>](http://www.independent.co.uk/news/business/news/blow-whistle-on-corruption-or-else-ndash-police-1662648.html)

[Banks face a bigger risk than robbery in high-tech heists](#)

[UK online banking fraud jumps 132%](#)

[<http://www.itpro.co.uk/610558/pin-numbers-at-risk-from-cashing-out-cybercriminals>](http://www.itpro.co.uk/610558/pin-numbers-at-risk-from-cashing-out-cybercriminals)

Along with financial institutions and the entire business industry reduction in fraud crimes

will also save police, courts, and prisons fortune (financially and in time wastage) which they could put to better use.

Please do not hesitate to contact us if you wish to

- a. Supply us right hardware required
- b. Exploit proposed system under licensing agreement
- c. Buy patent rights of some European countries
  
- d. Have questions on proposed system.

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**WARNING:** Idea of ID stickers and Card Key Code used in ID KEY system are rights protected by granted patents while the stationary used is protected by copyrights. U.K. (Patent no. 2301555 and 2334362), Europe (Patent no.EP0748285) and U.S.A. (Patent no. 5,884,942)