

(12) **United States Patent**  
**Khan et al.**

(10) **Patent No.:** **US 11,948,365 B2**  
(45) **Date of Patent:** **Apr. 2, 2024**

- (54) **FRICITIONLESS AUTHENTICATION AND MONITORING**
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- (\* ) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **17/690,285**  
(22) Filed: **Mar. 9, 2022**

(65) **Prior Publication Data**  
US 2022/0198804 A1 Jun. 23, 2022

**Related U.S. Application Data**  
(63) Continuation of application No. 16/774,371, filed on Jan. 28, 2020, now Pat. No. 11,354,910, which is a (Continued)

(51) **Int. Cl.**  
**G06V 20/52** (2022.01)  
**G06F 16/74** (2019.01)  
(Continued)

(52) **U.S. Cl.**  
CPC ..... **G06V 20/53** (2022.01); **G06F 16/748** (2019.01); **G06F 16/784** (2019.01); **G06F 21/32** (2013.01);  
(Continued)

(58) **Field of Classification Search**  
None  
See application file for complete search history.

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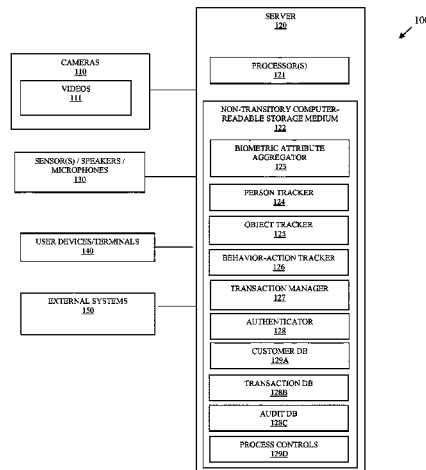
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(57) **ABSTRACT**

An identity of a customer within an establishment is authenticated using a variety of captured biometric features obtained from sensors and/or video. Video capturing movements/interactions of the customer is analyzed in real time to identify the customer's behavior and actions. Any staff of the establishment who interact with the customer are identified from the video. Transaction data and other data retained for the customer by the establishment are aggregated and linked with the video and the customer identity. The linked data is analyzed in combination with the customer behavior and actions to determine responses within the establishment to customer-initiated transactions. In an embodiment, the customer is authorized to perform at least one transaction within the establishment based on the authenticated identity and

(Continued)



linked data without a presentation by the customer of an identification card, a Personal Identification Number (PIN), a password and/or verification by a staff member.

19 Claims, 4 Drawing Sheets

Related U.S. Application Data

continuation-in-part of application No. 16/724,560, filed on Dec. 23, 2019, now Pat. No. 11,238,554, and a continuation-in-part of application No. 16/696,837, filed on Nov. 26, 2019, and a continuation-in-part of application No. 16/586,203, filed on Sep. 27, 2019, now Pat. No. 11,501,301.

- (51) **Int. Cl.**
- G06F 16/783* (2019.01)
- G06F 21/32* (2013.01)
- G06Q 20/40* (2012.01)
- G06V 20/00* (2022.01)
- G06V 40/20* (2022.01)

- (52) **U.S. Cl.**
- CPC ..... *G06Q 20/40145* (2013.01); *G06Q 20/4016* (2013.01); *G06V 20/35* (2022.01); *G06V 40/20* (2022.01)

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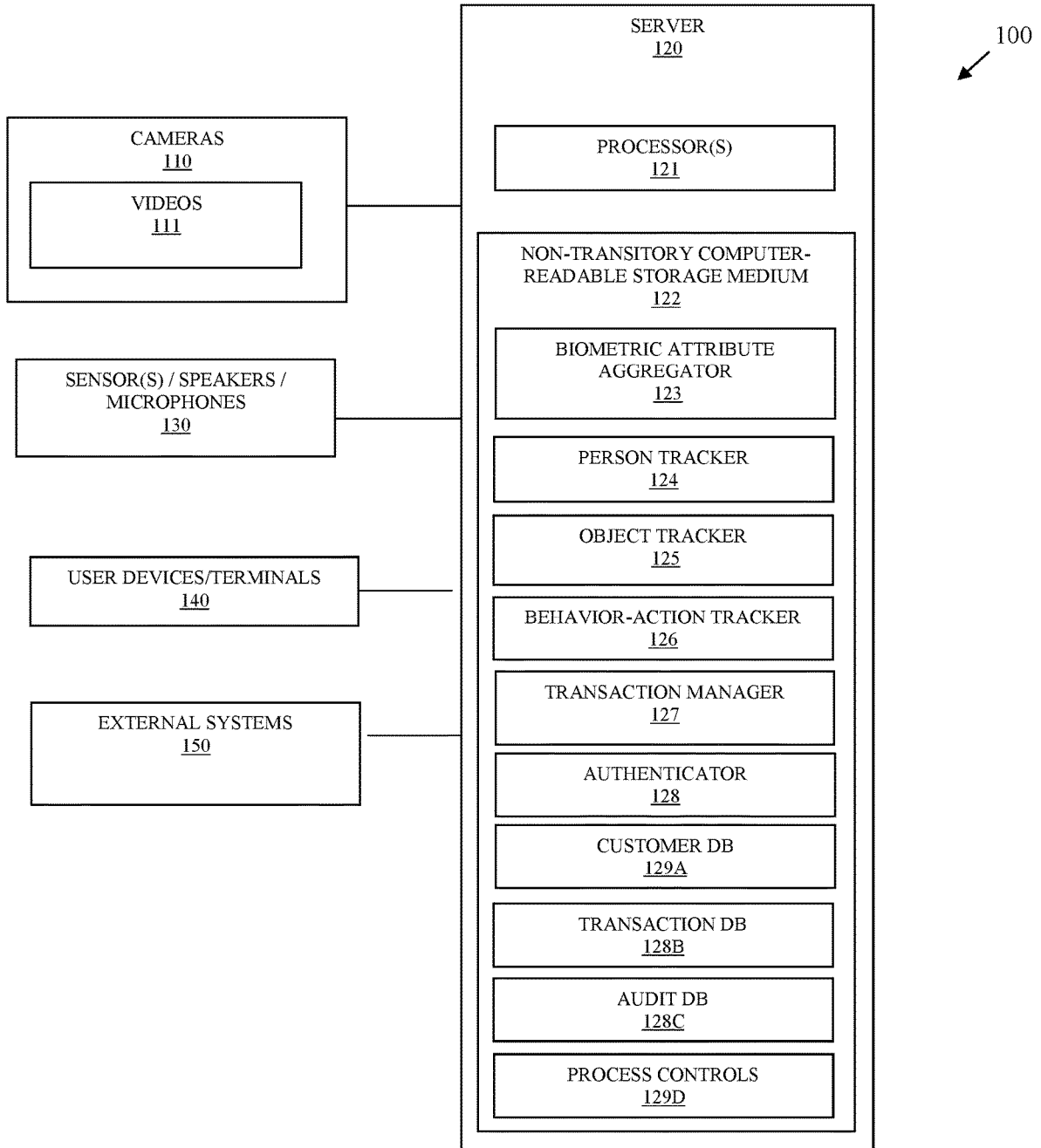


FIG. 1

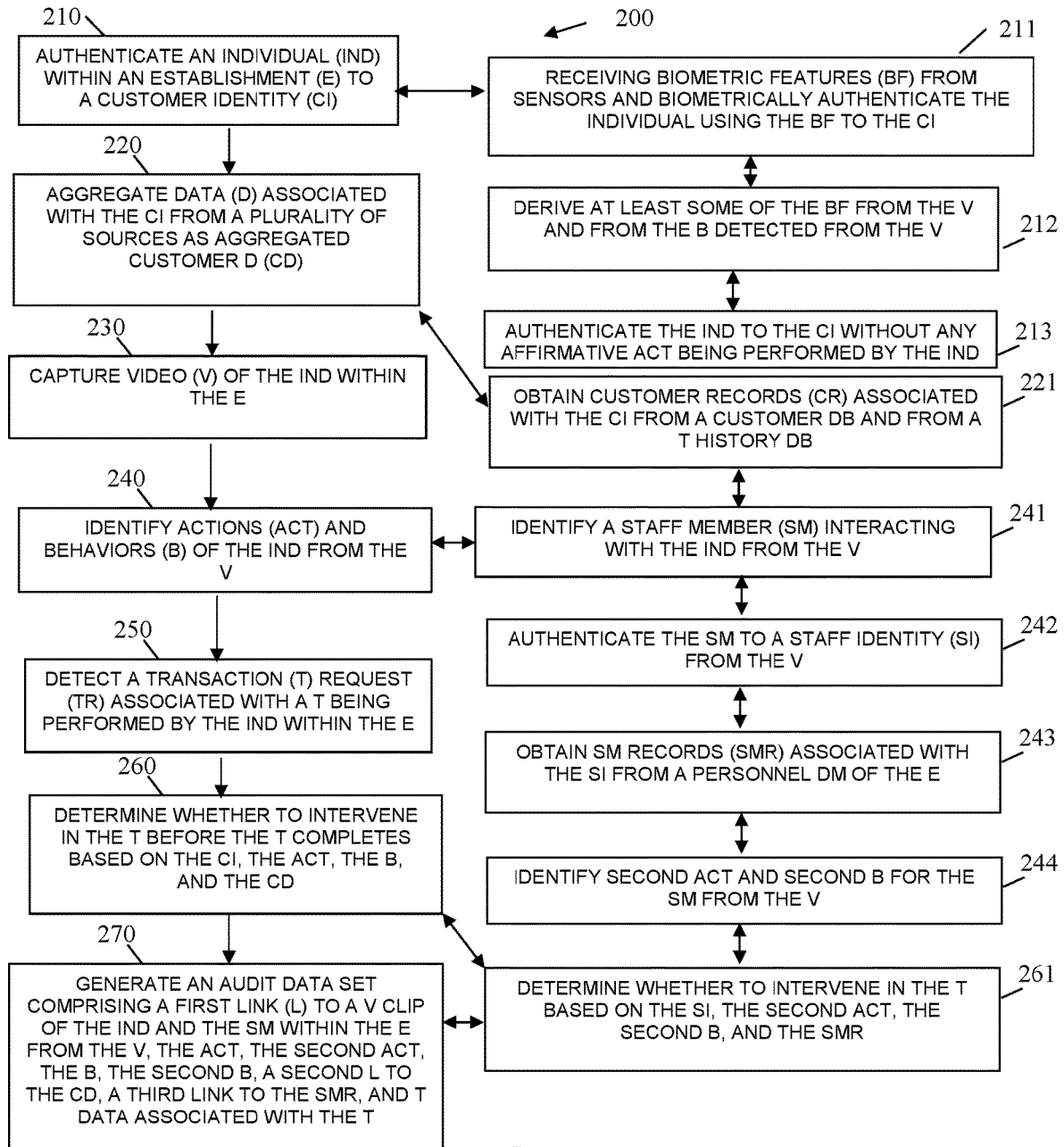


FIG. 2

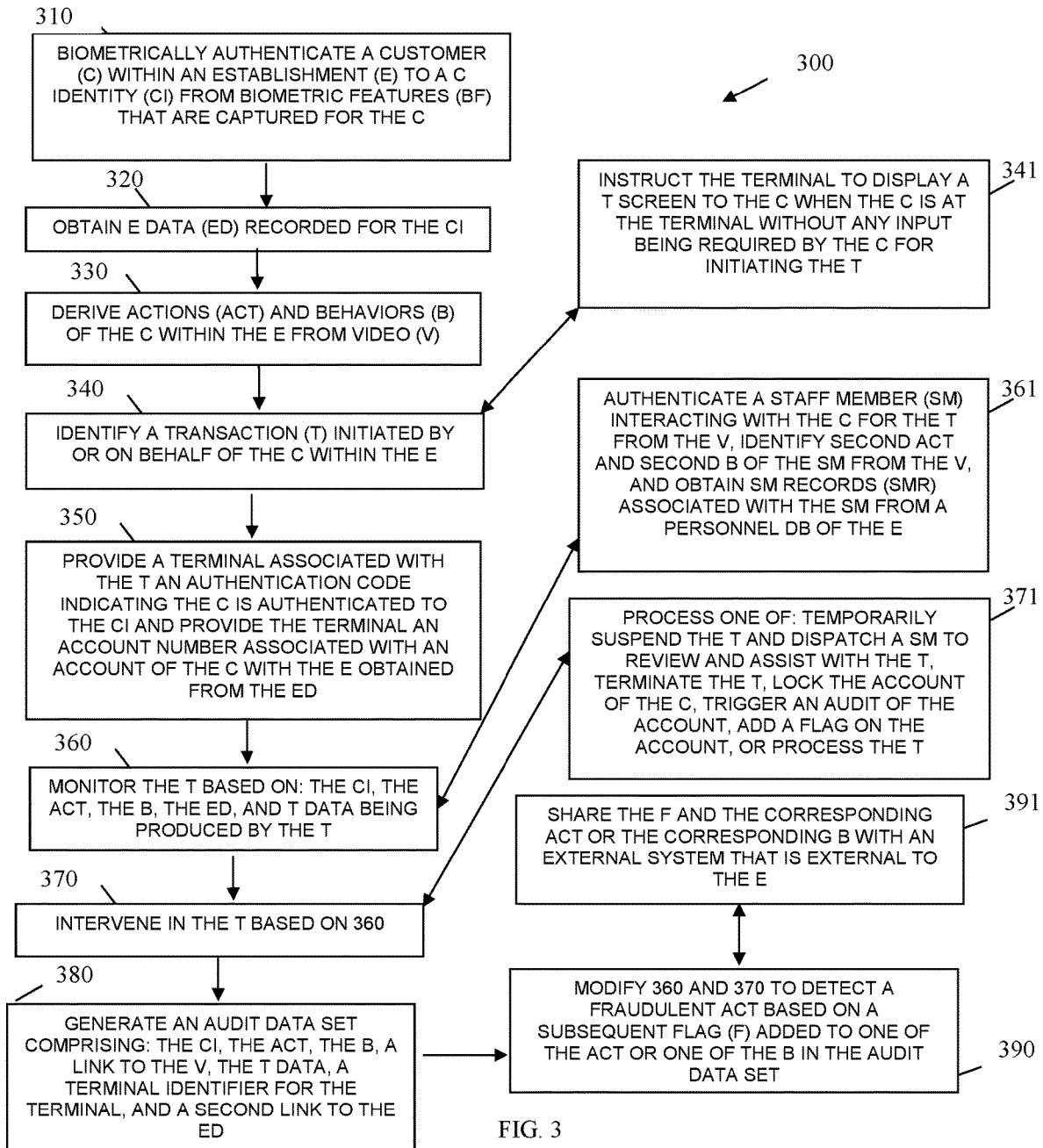


FIG. 3

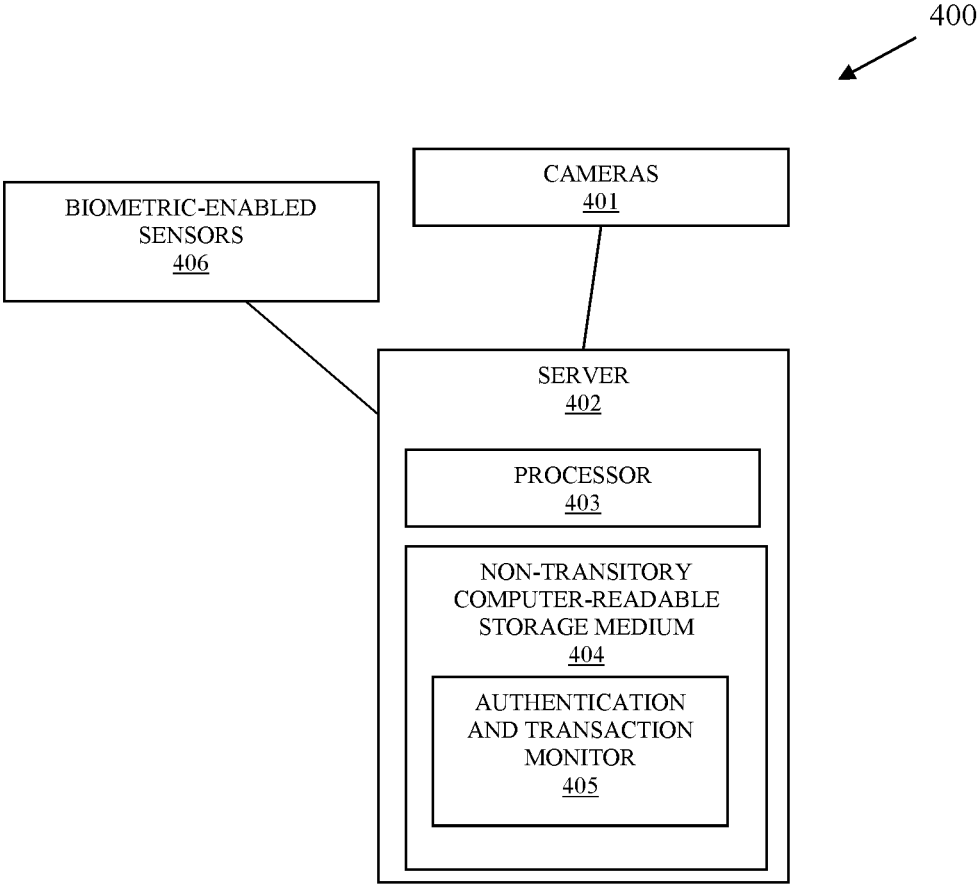


FIG. 4

## FRICIONLESS AUTHENTICATION AND MONITORING

### RELATED APPLICATIONS

The present application is a Continuation of U.S. application Ser. No. 16/774,371 filed Jan. 28, 2020 and entitled: Frictionless Authentication and Monitoring, which is a Continuation-In Part (CIP) of co-pending U.S. application Ser. No. 16/586,203 filed Sep. 27, 2019 and entitled: "Transaction Terminal Fraud Processing;" application Ser. No. 16/696,837 filed Nov. 26, 2019 and entitled: "Frictionless Fraud Identification and Tracking;" and application Ser. No. 16/724,560 filed Dec. 23, 2019 and entitled: "Frictionless Security Monitoring and Management;" the disclosures of which in their entireties are incorporated by reference herein.

### BACKGROUND

Currently, banks spend a lot of time educating, enforcing, and maintaining adequate Know Your Customer (KYC) policies and procedures, which are federally mandated by regulations. This is because most customer identifications/authentications occur using government-issued identification cards, bank cards with Personal Identification Numbers (PINs), passwords, or a combination of these. Additionally, banks typically license software from third-parties that keep registries on individuals that have a history of bad or fraudulent transactions.

Existing authentication techniques are usually manually entered into a teller/banking system and then queried against the bank's core backend system and any third-party systems of the bank. This process not only costs the bank staff to expend time but also requires more effort from the customer, as they are required to carry identification cards and remember PINs and passwords. Furthermore, manual entry and verification of identification cards by bank staff leaves a lot of chance for human error with the potential of costing the bank millions of dollars across its network of branches.

Further, even with the KYC policies and procedures and the various security requirements, nefarious individuals are still able to feign the identity of consumers and illegally withdraw funds from consumer accounts. When such events occur, the consumer is protected and reimbursed by his/her bank while the bank absorbs the loss. However, reimbursement may take a considerable amount of time and the consumer often has the burden of demonstrating and proving that illegal withdrawals occurred, which is very frustrating to the consumers. Moreover, the consumers may need the missing funds to pay bills and there is no compensation to the consumers when loans or advances are needed while waiting on reimbursement to cover any interest or fees associated with those loans or advances.

### SUMMARY

In various embodiments, methods and a system for frictionless authentication and monitoring are presented.

According to an embodiment, a method for frictionless authentication and monitoring is presented. An individual is authenticated within an establishment to a customer identity. Data associated with the customer identity is aggregated from a plurality of sources as aggregated customer data. Video of the individual is captured within the establishment. Actions and behaviors of the individual are identified from the video. A transaction request associated with a transaction

being performed by the individual within the establishment is detected. A determination is made as to whether to intervene in the transaction before the transaction completes based on the customer identity, the actions, the behaviors, and the aggregated customer data.

### BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a diagram of a system for frictionless authentication and monitoring, according to an example embodiment.

FIG. 2 is a diagram of a method for frictionless authentication and monitoring, according to an example embodiment.

FIG. 3 is a diagram of another method for frictionless authentication and monitoring, according to an example embodiment.

FIG. 4 is a diagram of another system for frictionless authentication and monitoring, according to an example embodiment.

### DETAILED DESCRIPTION

FIG. 1 is a diagram of a system **100** for frictionless authentication and monitoring according to an example embodiment. It is to be noted that the components are shown schematically in greatly simplified form, with only those components relevant to understanding of the embodiments being illustrated.

Furthermore, the various components (that are identified in the FIG. 1) are illustrated and the arrangement of the components is presented for purposes of illustration only. It is to be noted that other arrangements with more or less components are possible without departing from the teachings of frictionless authentication and monitoring, presented herein and below.

System **100** provides mechanism by which a customer entering an establishment can be biometric authenticated from a variety of biometric sensors and/or captured video. The authenticated customer is linked to a known identity and data retained by or available to the establishment and associated with the known identity is obtained from the appropriate data sources. Behaviors and actions of the customer are monitored using the video while the customer remains within the establishment. Any staff member of the enterprise that interacts with the customer is monitored from the video. During any customer-initiated transaction or staff-initiated transaction, the authenticated identity and linked data are provided without any further interaction being required or verification being required by the customer or the staff member. Suspect actions, behaviors, and/or transaction details are evaluated in view of the linked data and automated responses or actions are processed for the transaction. The authentication and monitoring of the customer, the staff, and the transaction are completely frictionless and audit data is retained for purposes of identifying fraud and complying with KYC regulations. Any missed fraud subsequently identified from the transactions are flagged in the audit data to learn how to detect such fraud in subsequent transactions and/or prevent a customer associated with such fraud from perpetrating that fraud on the establishment again or on a different establishment.

As used herein and below, the terms "user," "personnel," "actor," "person," "individual," "staff member," "customer," "consumer," and "subject" may be used interchangeably and synonymously. The terms refer to an individual detected within a monitored area of an establishment.

A “business process,” as used herein, refers to a set of predefined actions required in performance of a predefined business procedure/process of an establishment. A “set of predefined actions” may also be referred to herein as “activities.”

An “object” refers to a secure asset, a non-secure asset, and/or a structure located within the establishment. The object may include drawers, computers, keys, cash, checks, tables, security panels, chairs, windows, notary stamps, doors, documents, terminals, countertops, shelving, money, checks, safety deposit boxes, items being sold within the establishment, etc. that are being monitored within the image frames of one or more videos provided in video feeds.

A “biometric feature,” or a “biometric attribute” may be used interchangeably and synonymously herein and refers to sensor captured data, audio derived characteristics from audio, and/or image derived characteristics from images, which uniquely exhibits a characteristic of an individual. In some cases, a single biometric attribute may be sufficient to uniquely identify an individual. In some cases, multiple biometric attributes are used to unique identify an individual.

System 100 includes a plurality of cameras 110 that capture time-stamped videos 111 of persons and objects outside and on a premise of an establishment and within the establishment. System 100 includes user devices/terminals 140 used to process transactions associated with the establishment and one or more external systems 150 that are external and remote to an establishment’s operation systems. System 100 also includes sensors, speakers, and microphones 130 dispersed throughout the establishment and/or integrated into other devices, such as terminals 140.

Moreover, system 100 also includes server 120. Server 120 includes executable instructions that execute on one or more hardware processors 121 of server 120 from a non-transitory computer-readable storage medium 122 as: biometric attribute aggregator 123, person tracker 124, object tracker 125, behavior-action tracker 126, transaction manager 127, and authenticator 128.

Non-transitory computer-readable-storage medium 122 of server 120 also includes: customer database (DB) 129A, transaction DB 129B, audit DB 129C, and process controls 129D.

Process controls 129D represents a data structure comprising and embodying business rules associated with predefined business actions or tasks required by an establishment during performance of transactions and customer assistance. The data structure includes statements of area identifiers, asset/object identifiers, action identifiers, behavior identifiers, security role identifiers for security roles and responsibilities, transaction data identifiers for types of transaction data required for any given task (when a transaction is taking place or is a monitored set of activities), task identifiers that identify specific tasks, and conditions that defines rules. Each rule identifying a task and required actions, behaviors, and any transaction information, audit information, or business operation information for that task. Tasks can be required, permissible but not required, and/or impermissible/prohibited. The sequence of the tasks may also be defined within the conditions for the rules. Each rule may also include a resource identifier or a processing action that is to be processed when a given rule is violated. The resource associated with the resource identifier may be an automated application, external system 150, an internal establishment system, or an electronic contact address of an individual.

A given “task” may also be referred to as a set of predefined activities or activities.

It is to be noted that there may be multiple servers 120, such that the different elements 123-129A-D may execute on a same server 120 or multiple different servers 120 networked together within a cloud processing environment.

Cameras 110 are preconfigured to capture videos 111 of areas that are inside and outside the establishment based on the field-of-view of the lenses of cameras 110. Some of cameras 110 may capture video 111 representing portions of a different area than a different one of the cameras 110 captures video 111 for. That is, each video 111 can include frames that may overlap multiple ones of the defined areas covered in the field-of-view of a different camera 110. Some area identifiers may be associated with zones that are subject to enhanced security policies.

In an embodiment, the cameras 110 can be situated at different angles and heights within the areas where they are located. Some cameras 110 may be at waist level, chest level, or head level to an average sized person and directed in different directions upward or downward slightly for purposes of capturing the eyes of individuals within the room. Additionally, there may be one or more overhead cameras 110 both inside and outside the establishment. Some cameras 110 may be specifically calibrated to capture eyes and faces of the individuals. Some cameras 110 may be of higher quality or of a different type than other cameras 110.

Initially, cameras 110 are situated in locations throughout the establishment and some of the one or more cameras 110 may situated on the outside of the establishment to capture the egress and ingress point of the establishment and optionally to capture a parking lot associated with the establishment. Each camera lens configured to cover one or more predefined areas both inside and outside the establishment.

Furthermore, metadata is assigned to each camera 110 to include a unique camera identifier, a location identifier (representing the physical location that camera 110 is situated), and one or more area identifiers (representing the predefined areas that the lens and field-of-view of camera 110 captures in the video 111—again, some area identifiers are associated with zones subject to increased security policies as may be defined in process controls 129D).

Terminals/user devices 140 comprise processing devices that are operated by employees and/or customers of the establishment during transactions, when performing electronic business operations, and/or when obtaining information or providing information. Transactions may comprise processing actions initiated by the employees in performance of a portion of a task associated with the establishment. Devices 140 may also include user-operated mobile devices, such as phones, tablets, and/or wearable processing devices. In an embodiment, terminals 140 include Self-Service Terminals (SSTs), Automated Teller Machines (ATMs), teller-operated Point-of-Sale (POS) terminals, mobile phones, tablets, and/or wearable processing devices.

Terminals/use devices 140 include processors and non-transitory computer-readable storage media having executable instructions associated with transaction agents. These transaction agents interact with transaction manager 127 during transaction processing and may provide a variety of transaction details to transaction manager 127 regarding a current in-progress or initiated transaction.

Person tracker 124 analyzes pixels in video frames of video feeds 111 and uses a bounding box or region of interest within the pixels to track locations of the individuals and



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extremities (arms, hands) of the individuals within a known area of the establishment based on the area identifiers associated with cameras **110**.

Object tracker **125** monitors the structures and assets within the establishment via bounding boxes or regions of interest within pixels of the image frames for the video feeds **111**.

Behavior-action tracker **127** utilizes the bounding boxes associated with each individual and the objects to perform more detailed pixel analysis on facial features of the individuals and identify behaviors identified by specific behavior identifiers. Moreover, location information within the pixels for the bounding boxes of the individuals and the objects are used by behavior-action tracker **127** to identify actions that corresponding to action identifiers.

Metadata associated with frames of the video **111** permit transaction manager **127** to identify locations within an establishment of each person/individual provided by person tracker **124** and each object provided by object tracker **125**. Locations within the establishment associated with specific zones are identified as are object identifiers that correspond to secure assets. Moreover, transaction information identifies locations of terminals **140**.

Aggregator **123** provides specific pixel features of specific areas within a bounding box for a person that is identified by person tracker **124**, the specific pixel features associated with tracked biometric features of customers and staff members of the establishment. Furthermore, aggregator **123** evaluates behaviors in greater detail as provided and identified by behavior-action tracker **126** for tracked biometric features associated with behaviors. Moreover, aggregator evaluates sensor data provided by sensors **130**. The sensor data can include, by way of example only, facial scans, retina scans, fingerprint scans, digit length scans, palm vein scans, audio samples, and others. The behavior biometric features may include gait of an individual, length of a gait, facial expressions, and the like.

Aggregator **123** assembles each biometric feature detectable for a given individual starting as soon as an individual is detected by person tracker **124** within the establishment. Moreover, aggregator **123** continues to gather biometric features as they are discovered for the individual. A person tracker identifier provided by person tracker and the biometric features are provided by aggregator **123** to authenticator **128**. As more biometric features are discovered by aggregator **123**, they are immediately provided to authenticator **128**. Authenticator **128** maintains the person tracker identifier and the biometric features and generates a current score for the biometric features, which is then compared against known scores assigned to known customers and their identities. When a given score is within a predefined threshold of confidence, a customer identity match is made. The customer identity is assigned to the person tracker identifier by authenticator **128** and passed to transaction manager **127**.

Transaction manager **127** uses the customer identity to access customer DB **129A** and transaction DB **128B** and obtain all customer records/data associated with the customer identity. This is all linked together and associated with the person tracker identifier. Manager **127** also receives action and behavior identifiers for detected actions for the person tracker identifier from behavior-action tracker **126** along with object identifiers from object tracker **125**. Additionally, any staff member detected in the video **111** is identified in a similar manner as the customer was identified and such staff identities are retained by manager **127**. Furthermore, transaction information is provided from ter-

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minals **140** during any transaction being performed by the customer or by staff members assisting the customer.

Manager **127** evaluates process controls **129D** using the identifiers and identities to evaluate the conditions in the business rules of the controls **129D** to identify actions that may or may not be required while the customer moves about the establishment (journeys). Controls **129D** may also identify conditions and rules associated with transaction types and transaction thresholds.

Manager **127** processes automated actions as directed by controls **129D** and associates, tags, and links the actions, behaviors, identities, and transaction data for the customer visit in audit DB **128C**.

A variety of beneficial processing can be achieved by system **100** some of which are now discussed for purposes of illustrating embodiments presented herein.

A customer may approach an SST/ATM **140** and through aggregator **123** and authenticator **128**, manager **127** sends a transaction agent on ATM **140** an authenticated code and link to the customer's account. The customer is presented with an account message identifying the customer and asking what transaction the customer wants to perform. The customer may then perform a withdraw or a deposit by selecting an appropriate one of the customer's accounts and identifying the transaction details. This occurs in a completely frictionless manner and without the customer inserting a bank card or providing a PIN or password. As soon as the customer is detected as moving away from ATM **140**, manager **127** instructs the transaction agent to cancel the transaction or remove any customer details from the screen of terminal **140**.

Any transaction performed can be evaluated in real-time by manager **127** based on actions and behaviors of the customer, a history of known transactions for the customer, the customer's account status, actions and behaviors of any staff assisting the customer, and when based on conditions in controls **129D** a suspicion is detected, manager **127** may instruct transaction agent on terminal **140** to: request a different staff member to come review the present transaction, place a hold on the transaction for review, place a hold on the customer's account, and/or add flags to customer's account for monitoring on future transactions or to a staff member's employee file for monitoring on subsequent transactions.

Any fraud can cause manager **127** through controls **129D** to raise an alert to internal and external systems **150**. In situations of violence or robbery's silent alarms to external authority systems can be raised by manager **127**.

The linked data associated with customer visits and any staff interaction can be retained within the audit DB **128C**. If a fraud was determined to have been committed on a known day and/or with a known transaction, the audit DB **128C** can be inspected for determining how it could have been detected when it was in progress. The process controls **129D** are updated accordingly such that any subsequent transaction having that type of fraud will be detected and enforced in real time by manager **127**.

Audit DB **128C** includes a link to the video **111** associated with a customer visit to the establishment. The video is indexed to the linked audit data associated with the visit. So, any questionable behavior may be clicked from the audit data and the corresponding portion of the video associated with the questionable behavior is played for a reviewer.

Furthermore, system **100** may share audit DBs **128C** across different establishment, such that fraudulent actors or actions/behaviors can be detected and prevent in real time.

System **100** provides a holistic approach to authentication and a customer's visit to an establishment that monitors all data associated with the customer in an integrated fashion that is frictionless (requiring no manual operations or actions). Transaction history and account information are integrated with the customer identity and evaluated as a customer is visiting and performing transactions within an establishment. This improves security, reduces the burden of the establishment, and improves customer satisfaction.

In an embodiment, customers may affirmatively provide a face, finger, palm, or other biometric feature upon ingress to the establishment in which case aggregator **123** does not need to continually attempt to collect as many biometric features as needed by authenticator **128** to authenticate the customer.

In an embodiment, manager **127** listens for keywords spoken an individual (customer and/or staff member) captured from microphones **130**. When a keyword associated with distress is spoken, compliance manager **127** raises a silent alarm and may notify one or more other individuals associated with the establishment.

In an embodiment, manager **127** may utilize speakers/microphones **130** and/or speakers/microphone **153** with a speech-to-text and text-to-speech functions allowing manager **127** to interactively engage the customer and/or staff member to provide natural language assistance with transactions and feedback regarding the issues associated with transaction processing.

In an embodiment, manager **127** maintains metrics associated with employees performing tasks (including transactions), such as time associated with a given task as a whole, time associated with a given action of a task, time associated with a given set of actions of a task, etc. Manager **127** may then provide an interface for searching, reporting, and mining the metrics. This can be used for continuous process improvements associated with the tasks, non-reputable evidence of non-compliance infractions associated with a given employee, and/or for employee evaluation and discipline.

The above-noted embodiments and other embodiments are now discussed with reference to FIGS. 2-4.

FIG. 2 is a diagram of a method **200** for frictionless authentication and monitoring, according to an example embodiment. The software module(s) that implements the method **200** is referred to as a "dual frictionless authentication monitor." The frictionless authentication monitor is implemented as executable instructions programmed and residing within memory and/or a non-transitory computer-readable (processor-readable) storage medium and executed by one or more processors of a device. The processor(s) of the device that executes the frictionless authentication monitor are specifically configured and programmed to process the frictionless authentication monitor. The frictionless authentication monitor may have access to one or more network connections during its processing. The network connections can be wired, wireless, or a combination of wired and wireless.

In an embodiment, the device that executes the frictionless authentication monitor is server **120**. In an embodiment, server **120** is a cloud-based server, a local-area network (LAN)-based server, or a wide-area network (WAN) server.

In an embodiment, the frictionless authentication monitor is all or some combination of: **123-128**.

At **210**, the frictionless authentication monitor authenticates an individual within an establishment to a customer identity.

In an embodiment, at **211**, the frictionless authentication monitor receives biometric features from sensors **130** and

the frictionless authentication monitor biometrically authenticates the individual using the biometric features to the customer identity.

In an embodiment of **211** and at **212**, the frictionless authentication monitor derives at least some of the biometric features from captured video and from the behaviors detected from the video of the individual.

In an embodiment of **212** and at **213**, the frictionless authentication monitor authenticates the individual to the customer identity without any affirmative action being performed by the individual.

At **220**, the frictionless authentication monitor aggregates data associated with the customer identity from a plurality of data sources as aggregated customer data.

In an embodiment, at **221**, the frictionless authentication monitor obtains customer records associated with the customer identity from a customer database and from a transaction history database of the establishment.

At **230**, the frictionless authentication monitor captures video of the individual within the establishment. It is noted that the video may have been captured back at **210** and as soon as the individual entered the establishment.

At **240**, the frictionless authentication monitor identifies actions and behaviors of the individual from the video.

In an embodiment of **221** and **240**, at **241**, the frictionless authentication monitor identifies a staff member interacting with the individual from the video.

In an embodiment of **241** and at **242**, the frictionless authentication monitor authenticates the staff member to a staff identity from the video and/or from biometric sensors **130**.

In an embodiment of **242** and at **243**, the frictionless authentication monitor obtains staff member records associated with the staff identity from a personnel database of the establishment.

In an embodiment of **243** and at **244**, the frictionless authentication monitor identifies second actions and second behaviors for the staff member from the video.

At **250**, the frictionless authentication monitor detects a transaction request associated with a transaction being performed by the individual within the establishment. It is noted that a staff member may be operating a terminal to conduct the transaction, or the individual may be operating an SST/ATM to conduct the transaction.

At **260**, the frictionless authentication monitor determines whether to intervene in the transaction before the transaction completes based on the customer identity, the actions, the behaviors, and the aggregated customer data. This can be done utilizing the process controls **129D** as described above.

In an embodiment of **244** and **260**, at **261**, the frictionless authentication monitor determines whether to intervene based on also considering and evaluating the staff member identity, the second actions of the staff member, the second behaviors of the staff member, and the staff member records.

In an embodiment, at **270**, the frictionless authentication monitor generates an audit data set comprising: the customer identity, date and time stamps, a first link to a video clip of the individual performing the actions, transaction, and behaviors within the establishment (the video clip taken from the video), the actions, the behaviors, the second actions, the second behaviors, the staff member identity, a second link to the aggregated customer data, and a third link to the staff member records.

FIG. 3 is a diagram of another method **300** for frictionless authentication and monitoring, according to an example embodiment. The software module(s) that implements the method **300** is referred to as an "authentication context

manager.” The authentication context manager is implemented as executable instructions programmed and residing within memory and/or a non-transitory computer-readable (processor-readable) storage medium and executed by one or more processors of a device. The processors that execute the authentication context manager are specifically configured and programmed to process authentication context manager. The authentication context manager may have access to one or more network connections during its processing. The network connections can be wired, wireless, or a combination of wired and wireless.

In an embodiment, the device that executes the authentication context manager is the server **120**. In an embodiment, the server **120** is a cloud processing environment, a LAN server, or a WAN server.

In an embodiment, the authentication context manager is all of or some combination of: **123-128** and/or the method **300**.

The authentication context manager presents another and, in some ways, enhanced processing perspective of the method **200** discussed above.

At **310**, the authentication context manager biometrically authenticates a customer within an establishment to a customer identity from biometric features captured for the customer. In an embodiment, some of the biometric features may be obtained from video captured as soon as the customer enters the establishment.

At **320**, the authentication context manager obtains establishment data recorded or known for the customer identity. This can be aggregated from a plurality of internal establishment sources or external sources that are external to the establishment.

At **330**, the authentication context manager derives actions and behaviors of the customer within the establishment from video captured within the establishment.

At **340**, the authentication context manager identifies a transaction initiated by or on behalf of the customer within the establishment.

In an embodiment, at **341**, the authentication context manager instructs a terminal processing the transaction to display a transaction screen to the customer when the customer is at the terminal without any input being required by the customer for initiating the transaction.

At **350**, the authentication context manager provides the terminal associated with the transaction an authentication code indicating that the customer is already authenticated to the customer identity. The authentication context manager also provides an account number associated with an account of the customer with the establishment and which was obtained from the establishment data.

At **360**, the authentication context manager monitors the transaction based on the customer identity, the actions, the behaviors, the establishment data, and transaction data that is being produced during processing of the transaction.

In an embodiment, at **361**, the authentication context manager authenticates a staff member interacting with the customer for the transaction from the video, identifies second actions and second behaviors of the staff member from the video, and obtains staff member records associated with the staff member from a personnel database of the establishment.

At **370**, the authentication context manager intervenes in the transaction before the transaction completes based on the monitoring at **360** as defined in process controls **129D**.

In an embodiment, at **371**, the authentication context manager processes one of based on the process controls **129D** and the monitoring at **360**: temporarily suspends the

transaction and dispatches a staff member to review and/or assist with the transaction, terminate the transaction preventing the transaction from being fully processed, lock the account of the customer, trigger an audit of the account, add a flag on the account, or process the transaction normally to completion.

In an embodiment, at **380**, the authentication context manager generates an audit data set comprising: the customer identity, the actions, the behaviors, a link to the video, the transaction data for the transaction, a terminal identifier for the terminal that processed the transaction, and a second link to the establishment data associated with the customer.

In an embodiment of **380** and at **390**, the authentication context manager modifies **360** and **370** to detect a fraudulent action based on a subsequent flag added to one of the actions of the customer and/or one of the behaviors of the customer. The flag added to the audit data set after the transaction completed. This can be done by changing the corresponding processing control **129D** and its rules to identify the corresponding action and/or behavior to be associated with the fraudulent action.

In an embodiment of **390** and at **391**, the authentication context manager shares the fraudulent action and the corresponding action or the corresponding behavior with an external system **350** that is external to the establishment and the systems of the establishment.

FIG. **4** is a diagram of a system **400** for frictionless authentication and monitoring, according to an example embodiment. The system **400** includes a variety of hardware components and software components. The software components of the system **400** are programmed and reside within memory and/or a non-transitory computer-readable medium and execute on one or more processors of the system **400**. The system **400** communicates over one or more networks, which can be wired, wireless, or a combination of wired and wireless.

In an embodiment, the system **400** implements, inter alia, the processing described above with the FIGS. **1-3**.

The system **400** includes a plurality cameras **401**, a server **402**, and biometric-enabled sensors **406**. The server **402** includes at least one hardware processor **403**, a non-transitory computer-readable storage medium **404** having executable instructions representing an authentication and transaction monitor **405**.

The authentication and transaction monitor **405** when executed from the non-transitory computer-readable storage medium **404** on the processor **403** is configured to cause the processor **403** to perform processing comprising: 1) authenticating a customer to a customer identity within the establishment from one of or from both of the videos provided from the cameras **401** and sensor data provided from the biometric-enabled sensors **406**; 2) aggregating customer data for the customer from a variety of establishment sources based on the customer identity; 3) monitoring actions and behaviors of the customer while the customer remains within the establishment from the videos; 4) intervening during any transactions conducted by or on behalf of the customer within the establishment based on evaluation of the actions, the behaviors, and the customer data; and 5) generating an audit data set representing a time the customer remained within the establishment comprising: a data and time stamp, the customer identity, a link to a video clip derived from the videos and representing the actions and the behaviors of the customer within the establishment, the actions, the behaviors, a second link to the customer data, and any transaction data associated with the transactions that the customer performed within the establishment.

In an embodiment, the authentication and transaction monitor **405** when executed from the non-transitory computer-readable storage medium **404** on the processor **403** is configured to further cause the processor **403** to perform additional processing comprising one or more of: 6) authenticating one or more staff members to staff member identities when the staff members are detected as interacting with the customer within the establishment as identified from the videos that are provided by the cameras **401**; 7) obtaining staff member records for the staff members from a personnel database of the establishment based on the staff member identities; 8) monitoring second actions and second behaviors of the staff members from the videos; 9) intervening during the transactions based on evaluation of the second actions, the second behaviors, the staff member records, and the transaction data; and 10) adding to the audit data: the staff member identities, the second actions, the second behaviors, and a third link to the staff member records.

In an embodiment, the authentication and transaction monitor **405** is all of or some combination of: **123-128**, the method **200**, and/or the method **300**.

It should be appreciated that where software is described in a particular form (such as a component or module) this is merely to aid understanding and is not intended to limit how software that implements those functions may be architected or structured. For example, modules are illustrated as separate modules, but may be implemented as homogenous code, as individual components, some, but not all of these modules may be combined, or the functions may be implemented in software structured in any other convenient manner.

Furthermore, although the software modules are illustrated as executing on one piece of hardware, the software may be distributed over multiple processors or in any other convenient manner.

The above description is illustrative, and not restrictive. Many other embodiments will be apparent to those of skill in the art upon reviewing the above description. The scope of embodiments should therefore be determined with reference to the appended claims, along with the full scope of equivalents to which such claims are entitled.

In the foregoing description of the embodiments, various features are grouped together in a single embodiment for the purpose of streamlining the disclosure. This method of disclosure is not to be interpreted as reflecting that the claimed embodiments have more features than are expressly recited in each claim. Rather, as the following claims reflect, inventive subject matter lies in less than all features of a single disclosed embodiment. Thus, the following claims are hereby incorporated into the Description of the Embodiments, with each claim standing on its own as a separate exemplary embodiment.

The invention claimed is:

**1.** A method, comprising:

capturing, by cameras, video of an individual within an establishment;

authenticating, by a processor, the individual to a customer identity for a customer from the video without any interaction with or input received from the customer during the authenticating and using frictionless data that is captured of the individual within the establishment in the video and by sensors of the establishment;

obtaining, by the processor, data associated with the customer identity;

tracking, by the processor, movement, actions, and behaviors of the customer by associating the customer identity with an object and analyzing the object within the

video and assigning action identifiers for the actions and behavior identifiers for the behaviors associated with the object within the video;

identifying, by the processor, a transaction initiated by or on behalf of the customer based on identifying a particular action identifier detected from the tracking of the object within the video and from tracking other objects within the video with respect to the object associated with the customer; and

providing, by the processor, an authentication code to a transaction terminal associated with the transaction based on a terminal object detected in the video representing the transaction terminal, metadata associated with the terminal object, the action identifiers, the behavior identifiers, and an account linked to the customer based on the data associated with the customer identity, wherein the authentication code comprises the customer identity and the account linked to the customer identity to complete the transaction at the transaction terminal, wherein providing further includes causing, by providing the authentication code, the transaction terminal to initiate the transaction by initially displaying a transaction screen on the transaction terminal to the customer to start the transaction using the account linked to the customer identity without any interaction provided by the customer to the transaction terminal in order to provide the account and initiate the transaction at the terminal with presentation of the transaction screen to start the transaction between the customer and the transaction terminal.

**2.** The method of claim **1**, wherein providing further includes receiving transaction data for the transaction as the transaction is being processed on the transaction terminal.

**3.** The method of claim **2** further comprising, intervening in the transaction at the transaction terminal based on the transaction data.

**4.** The method of claim **2** further comprising, intervening in the transaction at the transaction terminal based on a flag being set on one or more of the action identifiers or behavior identifiers for fraud.

**5.** The method of claim **4** further comprising, sending the flag, the corresponding one or more action identifiers or the corresponding one or more behavior identifiers, and descriptive information associated with the customer identity with an external system.

**6.** The method of claim **1**, wherein providing further includes identifying a second object from the video, authenticating the second object to a staff member who is operating the transaction terminal, and tracking second movements, second actions, and second behaviors for the staff member from the video using second action identifiers and second behavior identifiers.

**7.** The method of claim **1** further comprising, intervening in the transaction at the transaction terminal by temporarily suspending the transaction and dispatching a second staff member to the transaction terminal based on the second action identifiers or the second behavior identifiers and transaction data associated with the transaction.

**8.** The method of claim **1**, wherein providing further includes suspending the transaction at the transaction terminal based on transaction data associated with the transaction, the action identifiers or the behavior identifiers and temporarily locking the account of the customer for an audit of the transaction and the account.

**9.** The method of claim **1**, wherein capturing further includes capturing the video from a plurality of the cameras both outside and the establishment and inside the establish-

ment to identify and track the customer into the establishment, within the establishment, and until the customer is no longer visible on a premises of the establishment.

10. The method of claim 1, wherein authenticating further includes obtaining facial features of the individual from image frames of the video and authenticating the facial features to the customer identity.

11. A method, comprising:

capturing, by cameras, video within an establishment; monitoring, by a processor, individuals, transaction terminals, actions of the individuals, and behaviors of the individuals within the establishment by analyzing objects depicted within and tracked from video using identifiers assigned to the objects;

assigning, by the processor, a customer identity to an individual object associated with a customer based on biometric features, derived from one or more image frames of the video, that match to the customer identity; obtaining, by the processor, account data from an account linked to the customer identity for the establishment; determining, by the processor, the customer is present at a given transaction terminal based on detecting a transaction terminal object identified in the video depicting the given transaction terminal, based on a corresponding identifier assigned to the transaction object, and based on a tracked location of the customer within the establishment from the video and a known location of the given transaction terminal within the establishment; and

instructing, by the processor, the given transaction terminal to initiate a transaction for the customer on the given transaction terminal based on the determining using the account linked to the customer and further instructing the given transaction terminal to display a transaction screen on the given transaction terminal to start the transaction without any interaction provided by the customer to the given transaction terminal in order to provide the account and initiate the transaction at the terminal with displaying of the transaction screen to start the transaction between the customer and the given transaction terminal.

12. The method of claim 11 further comprising, monitoring transaction data being generated at the transaction terminal during the transaction for fraud in view of corresponding action identifiers and corresponding behavior identifiers associated with the customer from the video.

13. The method of claim 12 further comprising, suspending the transaction for an audit based on potential fraud being detected from one or more of the transaction data, the corresponding action identifiers, and the corresponding behavior identifiers.

14. The method of claim 13 further comprising, temporarily suspending access to the account by the customer during the audit.

15. The method of claim 11 further comprising, dispatching an authorized staff member of the establishment to the given transaction terminal to perform the audit.

16. The method of claim 11 further comprising, sharing a portion of the account data for the account of the customer and fraud data associated with the audit with an external system that is external to the establishment when fraud is determined to be present after the audit.

17. The method of claim 11, wherein instructing further includes instructing the given transaction terminal to display

a transaction screen that comprises at least a portion of the account data for the account of the customer before the customer performs any interaction with the transaction terminal for the transaction.

18. A system, comprising:

a transaction terminal located in an establishment; cameras that provide video throughout the establishment; a server comprising a processor and a non-transitory computer-readable storage medium;

the non-transitory computer-readable storage medium comprises executable instructions; and

the executable instructions executed by the processor from the non-transitory computer-readable storage medium causing the processor to perform operations comprising:

tracking locations of an individual within the establishment from the video by analyzing the video and identifying an individual object depicted within the video that is associated with the individual and associated with known locations of the cameras within the establishment that provided the video;

linking the individual to an account of the establishment from facial features derived from one or more image frames of the video that match biometric features associated to the account;

assigning action identifiers for actions and behavior identifiers for behaviors to the individual based on the video by analyzing movements of the individual object depicted within the video;

identifying a current location of the individual from the video as being located proximate to or adjacent to the transaction terminal based on a given known location of the transaction terminal;

providing a link to the account of the individual to the transaction terminal to initiate a transaction for the individual at the transaction terminal before the individual interacts with the transaction terminal causing the transaction terminal to display a transaction screen for the transaction on the transaction terminal to start the transaction using the account of the individual without any interaction provided by the individual to provide the account and to initiate the transaction at the transaction terminal by presentation of the transaction screen to start the transaction between the customer and the transaction terminal; and

intervening in the transaction by suspending the transaction on the transaction terminal when fraud is detected from one or more of transaction data being produced from the transaction and a flag being set on one or more of the action identifiers or the behavior identifiers.

19. The system of claim 18, wherein the executable instructions executed by the processor from the non-transitory computer-readable storage medium further causing the processor to perform additional operations comprising:

maintaining a link to a video clip derived from the video that corresponds with the individual within the establishment, a current date and time, an account identifier for the account, a terminal identifier for the terminal, a transaction identifier for the transaction, the transaction data, the action identifiers, the behavior identifiers, and a fraud type for any fraud detected for the transaction in an audit log; and

linking the account of the individual to the audit log.