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Inventor(s)

sRee Krishna; Sridharan

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### Communication Validation

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#### Abstract

An example computer system for authenticating an electronic communication can include: one or more processors; and non-transitory computer-readable storage media encoding instructions which, when executed by the one or more processors, causes the computer system to create: a notification module programmed to generate a validation code for the electronic communication; and a fraud validation module programmed to accept the validation code and other contextual information associated with the electronic communication to determine an authenticity of the electronic communication.

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**Inventors:** sRee Krishna; Sridharan (Karnataka, IN)

**Applicant:** Wells Fargo Bank, N.A. (San Francisco, CA)

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#### Background/Summary

##### BACKGROUND

[0001] Individuals can be bombarded with electronic communications. They can come through

electronic mail, text messages, third party messaging services, and the like. It can be difficult for individuals to determine which electronic communications are genuine, since nefarious actors craft their fraudulent messages to look like they originate from authentic sources. It is therefore possible for individuals to fall for fraudulent communications, which exposes them to financial losses.

## SUMMARY

[0002] Examples provided herein are directed at validating communications to minimize fraud.

[0003] According to aspects of the present disclosure, an example computer system for authenticating an electronic communication can include: one or more processors; and non-transitory computer-readable storage media encoding instructions which, when executed by the one or more processors, causes the computer system to create: a notification module programmed to generate a validation code for the electronic communication; and a fraud validation module programmed to accept the validation code and other contextual information associated with the electronic communication to determine an authenticity of the electronic communication.

[0004] According to another aspect, an example method for authenticating an electronic communication can include: generating a validation code for the electronic communication; and accepting the validation code and other contextual information associated with the electronic communication to determine an authenticity of the electronic communication.

[0005] The details of one or more techniques are set forth in the accompanying drawings and the description below. Other features, objects, and advantages of these techniques will be apparent from the description, drawings, and claims.

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## Description

### DESCRIPTION OF THE DRAWINGS

[0006] FIG. 1 shows an example system for validating electronic communications.

[0007] FIG. 2 shows example logical components of a server device of the system of FIG. 1.

[0008] FIG. 3 shows an example graphical user interface of a client device of the system of FIG. 1.

[0009] FIG. 4 shows another example graphical user interface of the client device of the system of FIG. 3.

[0010] FIG. 5 shows another example graphical user interface of the client device of the system of FIG. 4.

[0011] FIG. 6 shows an example method implemented by the client device of FIG. 3.

[0012] FIG. 7 shows another example graphical user interface of the client device of the system of FIG. 1.

[0013] FIG. 8 shows example physical components of the server device of FIG. 2.

### DETAILED DESCRIPTION

[0014] This disclosure relates to validating electronic communications to minimize fraud.

[0015] Individuals may receive electronic communications from many sources. In the examples provided herein, the communications may come from a financial institution. However, the concepts are applicable to any electronic communications received by an individual.

[0016] In these examples, the electronic communications may take many forms. Examples of such communications include electronic mail, text messages (Short Messaging Service (SMS) and Multimedia Messaging Service (MMS)), iMessages, Google Chat messages, WhatsApp messages, Facebook messages, etc. When the individual receives an electronic message, the individual can use the concepts described herein to determine that the electronic message is authentic or fraudulent. Further, the examples provide the individual with an efficient mechanism to report fraudulent electronic communications.

[0017] FIG. 1 schematically shows aspects of one example system **100**. Generally, the system **100** can be a typical computing environment that includes a client device **102** and a server device **112**.

The client device **102** communicates with the server device **112** through a network **110** to accomplish tasks.

[0018] The client device **102** and the server device **112** may be implemented as one or more computing devices with at least one processor and memory. Example computing devices include a mobile computer (such as a smartphone), a desktop computer, a server computer, or other computing device or devices such as a server farm or cloud computing used to generate or receive data.

[0019] For example, in one embodiment, the server device **112** is one or more computers (typically a server farm or part of a cloud computing environment) that facilitates various processes of a financial institution. In this example, the server device **112** is programmed to communicate with a notification database **114**, as provided in more detail below.

[0020] In the examples shown, the client device **102** can be used by customers of the financial institution to perform various tasks. For instance, the client device **102** can include a software application programmed to conduct financial services tasks, such as making payments, checking balances of accounts, transferring money, etc. The client device **102** can also be programmed to receive electronic communications from various sources, including the financial institution.

[0021] Referring now to FIG. 2, additional details of the server device **112** are shown. In this example, the server device **112** is programmed to include a notification module **202**, a fraud validator module **204**, a reporting module **206**, and an administration module **208**. Fewer and/or additional functionality can be provided in alternative embodiments.

[0022] The example notification module **202** is programmed to generation validation codes to be included in electronic communications with individuals, such as customers of the financial institution. More specifically, in one example embodiment, the notification module **202** can be accessed through an application programming interface (API) to generate a notification entry in the notification database **114** for each electronic communication that is sent by the financial institution to a customer. An example entry can include such information as the following.

TABLE-US-00001 Notification Validation Action number code Type Sent to Date Time requested  
10000 54Xeif9282 Email johndoe@email.com 2024 Jan. 13 13:41 Update address

[0023] The example notification number can be a unique number assigned to the notification entry, such as a globally unique identifier (GUID). The example validation code is a set of characters, such as numbers, letters, and/or symbols, which is used to authenticate the electronic communication, as described further below. The other fields in the notification entry relate to contextual information associated with the electronic communication, such as to whom it was sent, what date/time, and the action requested in the notification. Many other types of information can also be captured.

[0024] A notification entry for each electronic communication is created by the notification module **202** and stored in the notification database **114**. As described further below, the notification entry for each electronic communication can be used to authenticate the communication.

[0025] The validation code generated by the notification module **202** can be appended to an electronic communication in various ways. For instance, the validation code can be incorporated into the data associated with a quick-response (QR) code. Such data can include the address for validation (e.g., the address of the fraud validator module **204** as described below) and/or some or all the information captured in the entry defined above.

[0026] For instance, in one example, the notification module **202** generates a QR code with data including the address of the fraud validator module **204** (e.g., URL or IP address) along with the validation code and contextual information associated therewith, like the type of communication, to whom it was sent, at what date/time, and the action requested. This data can further be encrypted before it is incorporated into the QR code so that access to the data is limited, as described further below. The QR code is thereupon included with the electronic communication that is sent to the individual, as described further below. See FIG. 3. The validation codes can be presented in other

formats as well. See FIG. 7.

[0027] The example fraud validator module **204** is programmed to receive data relating to electronic communications to authenticate them. In this example, a request is generated by the client device **102** to authenticate an electronic message received by the individual. This request can take various forms, such as the data extracted from a QR code and/or a validation code.

[0028] For instance, FIG. 3 shows an example interface **300** of the client device **102**. The interface **300** includes an example electronic mail **302** that is received by the individual. The electronic mail **302** includes a message **304** for the individual, which explains the purpose of the communication. In this instance, the electronic mail **302** was sent to request that the individual update her address.

[0029] The example electronic mail **302** also includes a QR code **310** that can be used to validate the authenticity of the electronic mail **302**. The message **304** indicates that the individual can validate the electronic mail **302** using a banking application on the client device **102**.

[0030] In example embodiments, the banking application is provided for download to the client device **102**, such as in a marketplace like the App Store on iOS and Google Play on Android. Once installed on the client device **102**, the banking application can provide typical banking functionality, like making payments, accessing checking/savings/card accounts, transferring money, etc. The banking application can also be programmed to validate electronic communications.

[0031] For instance, the electronic mail **302** can be authenticated by scanning the QR code **310** using the banking application on the client device **102**. Since the data within the QR code **310** is encrypted, the banking application on the client device **102** can unencrypt and access the data because it is provided with the proper tools (e.g., encryption key(s)) to do so by the server device **112** (or other computing device associated with the financial institution).

[0032] Once the data is decrypted by the banking application, the client device **102** uses this information to communicate with the fraud validator module **204**. When the fraud validator module **204** receives the data from the client device **102**, the fraud validator module **204** uses the validation code to query the notification database **114** to access notification entry associated with the communication that is stored therein. The fraud validator module **204** thereupon compares the data provided by the client device **102** with the data in the entry from the notification database **114**.

[0033] When the data sent from the client device **102** matches the data in the notification entry, the fraud validator module **204** indicates that the electronic mail **302** is authentic. This is communicated back to the client device **102**, which then displays an interface **400**, as shown in FIG. 4. In this interface **400**, the positive authentication of the electronic mail **302** is indicated by text **404** and/or visually through color and graphics (e.g., green color and checkmark).

[0034] Further, the example interface **400** rendered on the client device **102** provides an action control **406**. The action control **406** can be selected by the individual (e.g., by clicking) to take the action requested in the electronic mail **302**. In this instance, once the action control **406** is selected, the client device **102** can be programmed to take the individual to another interface to allow the individual to update her address per the request in the electronic mail **302**.

[0035] Alternatively, when the data sent from the client device **102** fails to match the data in the notification entry, the fraud validator module **204** indicates that the electronic mail **302** is possibly fraudulent. Examples of such failures to match include providing an improper validation code and/or having a proper validation code but failing to provide other information associated with the communication from the notification entry, such as the time sent and to whom.

[0036] This is communicated back to the client device **102**, which then displays an interface **500**, as shown in FIG. 5. In this interface **500**, the possible fraudulent nature of the electronic mail **302** is indicated by text **504** and/or visually through color and graphics (e.g., red color and stop sign).

[0037] The text **504** can also provide directions for the individual, such as a caution not to proceed and an indication that a customer service representative from the financial institution will contact the individual. In other examples, the interface **500** can also collect other information about the electronic mail **302** for fraud reporting purposes, such as information about from whom the

electronic mail was sent, when it was sent, and possibly capturing an image or native copy of the communication. This can be used for fraud reporting purposes by the reporting module **206**, as described further below.

[0038] In some examples, the fraud validator module **204** can be programmed to apply artificial intelligence when making a determination of whether a particular electronic communication is authentic or fraudulent. For instance, the fraud validator module **204** can be trained on historical communications that have been determined to be authentic and fraudulent. When the fraud validator module **204** receives information associated with a present communication, such as the sender, date, time, and action requested, the fraud validator module **204** can use artificial intelligence to calculate a fraud score.

[0039] The fraud validator module **204** can then use this fraud score to determine if an electronic communication is likely fraudulent. For instance, when the artificial intelligence determines a fraud score that exceeds a threshold, the fraud validator module **204** determines that the electronic communication is likely fraud and therefore notifies the user of the same (see FIG. 5).

[0040] For example, the fraud validator module **204** can receive information associated with a communication that includes a valid validator code and correct date/time for the electronic mail according to the notification entry. However, the sender may not match what is indicated in the notification entry. Each field can be provided a score, and failures to match are summed until a threshold is reached. With the failure to match the sender given a higher score than other fields (e.g., the date or time), the fraud validator module **204** may set a fraud score indicating that the communication is fraudulent. Many other configurations are possible.

[0041] The example reporting module **206** is programmed to capture, log, and visualize the functioning of the system **100**. For instance, the reporting module **206** can capture information about the number of electronic communications that are authenticated. In addition, the reporting module **206** captures information regarding the electronic communications that are determined to be fraudulent.

[0042] For instance, the reporting module **206** can generate a dashboard that shows various information about the system **100**, like the number of notifications generated, the number of electronic communications processed, and information about any trends that may develop. For instance, the dashboard can identify the senders of fraudulent electronic communications and provide volumes associated therewith. In this manner, trends in the fraudulent communications can be developed and visualized. Many configurations are possible.

[0043] The example administration module **208** is programmed to manage the overall administration of the system **100**. For instance, the administration module **208** can control access by adding and removing users to the system **100** to allow them to manage the notification entries and authentication of the electronic messages. The administration module **208** can also be programmed to configure how the system **100** functions, such as by manipulating the thresholds for the fraud score to determine what electronic communications are deemed to be fraudulent. Many other configurations are possible.

[0044] Referring now to FIG. 6, an example method **600** for the individual to use the system **100** is shown.

[0045] At operation **602**, an electronic communication is received by the individual. As noted, this can take various forms, such as the electronic mail **302** received by a mail program on the client device **102**.

[0046] Next, at operation **604**, the banking application is launched on the client device **102**. For instance, the individual can access the banking application on the client device **102**, which can be a smartphone, tablet, laptop, etc.

[0047] At operation **606**, the QR code **310** associated with the electronic communication is scanned by the banking application. For instance, the individual can scan the QR code **310** using the camera of the client device **102**, as controlled by the banking application.

[0048] Next, at operation **608**, the client device **102** receives confirmation from the server device **112** that the electronic mail **302** is authentic. Assuming it is, control is finally passed to operation **610**, and the action requested by the electronic mail **302** (e.g., confirmation of the individual's address) is performed by the client device **102**.

[0049] Referring now to FIG. 7, another example interface **700** of the client device **102**. The interface **300** includes an example text message **702** that is received by the individual on the client device **102**. The text message **702** (sent via SMS) includes a message **704** for the individual, which explains the purpose of the communication. In this instance, the text message **702** was sent to request that the individual update her account before it expires.

[0050] In this instance, the text message **702** cannot easily carry a QR code due to the nature of SMS. So, instead of the QR code **310**, the text message **702** includes a validation code **706** in the text message **702** that can be used to validate the authenticity of the text message **702**. Similar to the QR code **310** described above, the validation code **706** is a series of letters, numbers, and/or symbols that can be sent through SMS to allow the individual to authenticate the text message **702**.

[0051] For instance, the individual can access the banking application and type (or copy) the validation code **706** into the banking application. The banking application can thereupon communicate with the fraud validator module **204** to authenticate the validation code **706**. This can be done by querying the notification database **114** to access all the information associated with the communication that is stored therein. The fraud validator module **204** thereupon compares the data provided by the client device **102** (e.g., validation code **706**, telephone number associated with the client device **102**, time/date sent, etc.) with the data in the entry from the notification database **114**.

[0052] Should the validation code **706** and other contextual information associated with the text message **702** match the data in the notification entry sufficiently, the fraud validator module **204** can indicate that the text message **702** has been authenticated and assist the individual with updating her account before expiration. However, if the data does not sufficiently correspond to the relevant notification entry, the fraud validator module **204** can calculate a sufficiently high fraud score, which causes the fraud validator module **204** to indicate that the text message **702** is fraudulent.

[0053] Since the validation code **706** in the text message **702** is not encrypted, it is possible for a bad actor to obtain a validation code that has been used before and is a valid code in the notification database **114**. However, the risk of this occurring is mitigated in several ways. For instance, the validation codes can be limited to a single use, so a subsequent presentation of a validation code that has already been used will trigger a greater fraud score by the fraud validator module **204**. Further, the fraud validator module **204** uses the fraud score along with other contextual information associated with the electronic communication to authenticate it. So, even if the validation code is correct, the person receiving the communication and/or the date/time of the communication will not match the entry in the notification database **114**. This will again cause a greater fraud score to be generated by the fraud validator module **204**.

[0054] Similarly, as noted previously, the data associated with the QR code **310** is encrypted. This minimizes the risk that a nefarious actor can generate fraudulent QR codes and/or steal a valid QR code to use with another electronic communication for similar reasons to those provided above.

[0055] As illustrated in the embodiment of FIG. 8, the example server device **112**, which provides authentication of the electronic communications, can include at least one central processing unit ("CPU") **802**, a system memory **808**, and a system bus **822** that couples the system memory **808** to the CPU **802**. The system memory **808** includes a random-access memory ("RAM") **810** and a read-only memory ("ROM") **812**. A basic input/output system containing the basic routines that help transfer information between elements within the server device **112**, such as during startup, is stored in the ROM **812**. The server device **112** further includes a mass storage device **814**. The mass storage device **814** can store software instructions and data. A central processing unit, system memory, and mass storage device similar to that in FIG. 8 are also included in other computing

devices disclosed herein (e.g., the devices **102**, **104**, **106**, **112**).

[0056] The mass storage device **814** is connected to the CPU **802** through a mass storage controller (not shown) connected to the system bus **822**. The mass storage device **814** and its associated computer-readable data storage media provide non-volatile, non-transitory storage for the server device **112**. Although the description of computer-readable data storage media contained herein refers to a mass storage device, such as a hard disk or solid-state disk, it should be appreciated by those skilled in the art that computer-readable data storage media can be any available non-transitory, physical device, or article of manufacture from which the central display station can read data and/or instructions.

[0057] Computer-readable data storage media include volatile and non-volatile, removable, and non-removable media implemented in any method or technology for storage of information such as computer-readable software instructions, data structures, program modules, or other data. Example types of computer-readable data storage media include, but are not limited to, RAM, ROM, EPROM, EEPROM, flash memory or other solid-state memory technology, CD-ROMs, digital versatile discs ("DVDs"), other optical storage media, magnetic cassettes, magnetic tape, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to store the desired information and which can be accessed by the server device **112**.

[0058] According to various embodiments of the invention, the server device **112** may operate in a networked environment using logical connections to remote network devices through network **110**, such as a wireless network, the Internet, or another type of network. The server device **112** may connect to network **110** through a network interface unit **804** connected to the system bus **822**. It should be appreciated that the network interface unit **804** may also be utilized to connect to other types of networks and remote computing systems. The server device **112** also includes an input/output controller **806** for receiving and processing input from a number of other devices, including a touch user interface display screen or another type of input device. Similarly, the input/output controller **806** may provide output to a touch user interface display screen or other output devices.

[0059] As mentioned briefly above, the mass storage device **814** and the RAM **810** of the server device **112** can store software instructions and data. The software instructions include an operating system **818** suitable for controlling the operation of the server device **112**. The mass storage device **814** and/or the RAM **810** also store software instructions and applications **824**, that when executed by the CPU **802**, cause the server device **112** to provide the functionality of the server device **112** discussed in this document.

[0060] Although various embodiments are described herein, those of ordinary skill in the art will understand that many modifications may be made thereto within the scope of the present disclosure. Accordingly, it is not intended that the scope of the disclosure in any way be limited by the examples provided.

## Claims

1. A computer system for authenticating an electronic communication, comprising: one or more processors; and non-transitory computer-readable storage media encoding instructions which, when executed by the one or more processors, causes the computer system to create: a notification module programmed to generate a validation code for the electronic communication; and a fraud validation module programmed to accept the validation code and other contextual information associated with the electronic communication to determine an authenticity of the electronic communication.
2. The computer system of claim 1, wherein the notification module is further programmed to: encrypt the validation code; and generate a quick-response code that incorporates the validation code once encrypted.

3. The computer system of claim 2, comprising further instructions which, when executed by the one or more processors, causes the computer system to incorporate the quick-response code into the electronic communication.
  4. The computer system of claim 2, comprising further instructions which, when executed by the one or more processors, causes the computer system to append the validation code to a text message.
  5. The computer system of claim 1, wherein the electronic communication is an electronic mail or a text message.
  6. The computer system of claim 1, wherein the fraud validation module is further programmed to calculate a fraud score associated with the electronic communication.
  7. The computer system of claim 6, wherein the fraud validation module is further programmed to: compare the fraud score to a threshold; and determine the electronic communication is fraudulent when the fraud score exceeds the threshold.
  8. The computer system of claim 6, wherein the fraud validation module is programmed to use artificial intelligence to calculate the fraud score.
  9. The computer system of claim 1, comprising further instructions which, when executed by the one or more processors, causes the computer system to create a reporting module programmed to: receive information associated with fraudulent electronic communications; and identify trends associated with the fraudulent electronic communications.
  10. The computer system of claim 1, comprising further instructions which, when executed by the one or more processors, causes the computer system to create an administration module programmed to: manage users who are authorized to access the computer system; and manipulate thresholds associated with fraud scores.
  11. A method for authenticating an electronic communication, the method comprising: generating a validation code for the electronic communication; and accepting the validation code and other contextual information associated with the electronic communication to determine an authenticity of the electronic communication.
  12. The method of claim 11, further comprising: encrypting the validation code; and generating a quick-response code that incorporates the validation code once encrypted.
  13. The method of claim 12, further comprising incorporating the quick-response code into the electronic communication.
  14. The method of claim 12, further comprising appending the validation code to a text message.
  15. The method of claim 11, wherein the electronic communication is an electronic mail or a text message.
  16. The method of claim 11, further comprising calculating a fraud score associated with the electronic communication.
  17. The method of claim 16, further comprising: comparing the fraud score to a threshold; and determining the electronic communication is fraudulent when the fraud score exceeds the threshold.
  18. The method of claim 16, further comprising using artificial intelligence to calculate the fraud score.
  19. The method of claim 11, further comprising: receiving information associated with fraudulent electronic communications; and identifying trends associated with the fraudulent electronic communications.
  20. The method of claim 11, further comprising: managing users who are authorized to access the method; and manipulating thresholds associated with fraud scores.
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