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(54) **VIDEO SIGNATURE SYSTEM AND METHOD**

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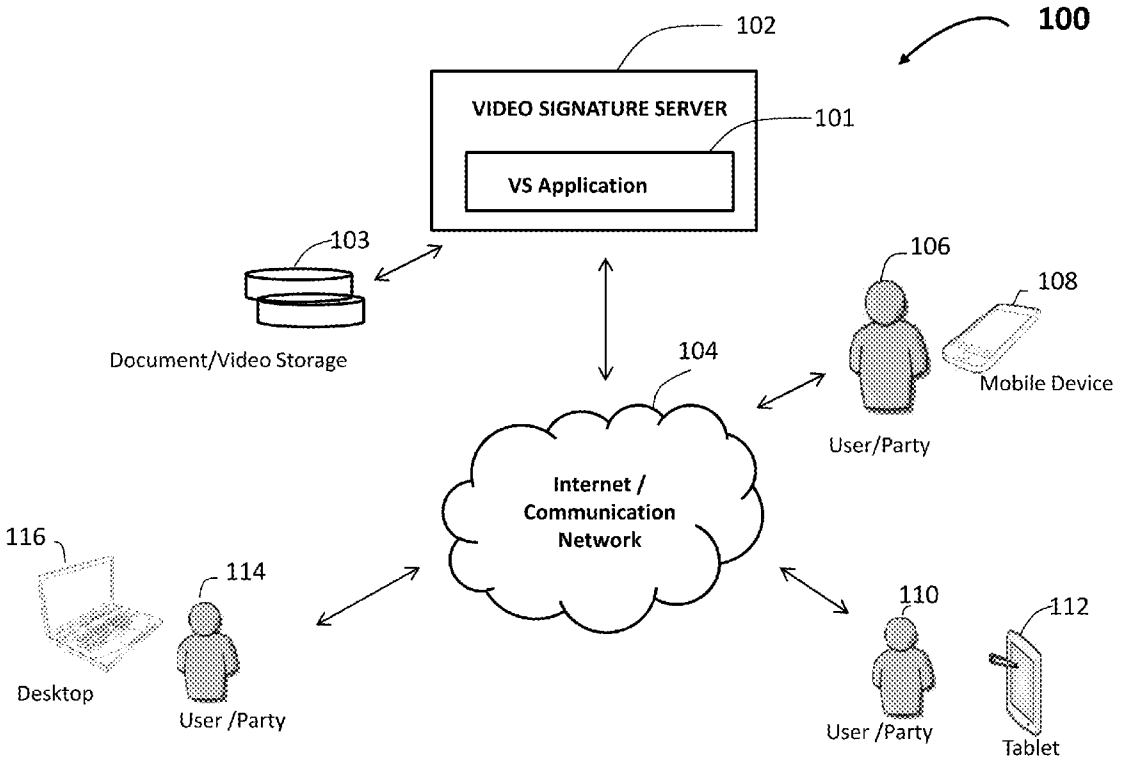
USPC **705/309**

(57) **ABSTRACT**

A video signature system and method. A unique identifier for an agreement document is generated. Consecutive video frames with the unique identifier are captured for each party to the agreement.



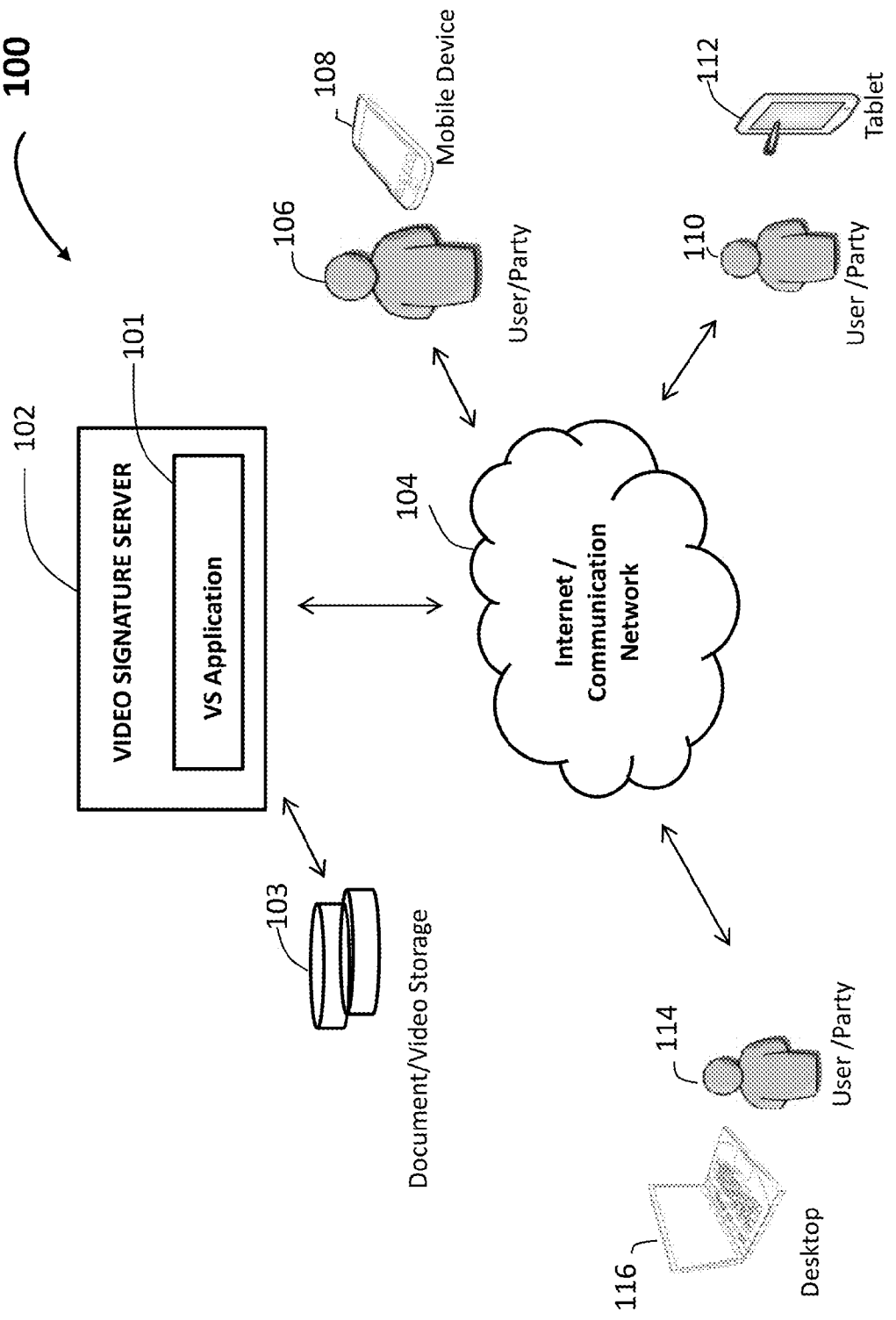

100
VIDEO SIGNATURE SERVER
VS Application
101
102
Internet / Communication Network
104
Document/Video Storage
103
Mobile Device
108
User/Party
106
Tablet
112
User /Party
110
User /Party
114
Desktop
116

FIG. 1

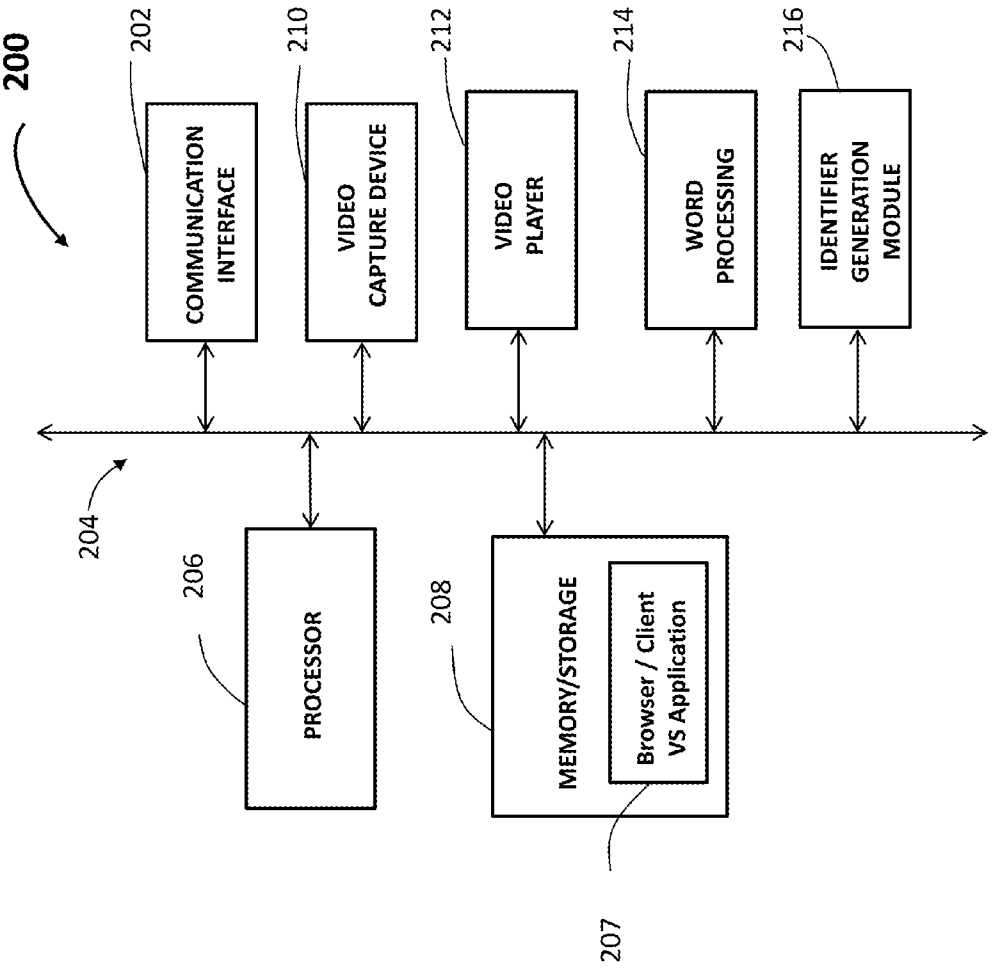

200
202
COMMUNICATION INTERFACE
210
VIDEO CAPTURE DEVICE
212
VIDEO PLAYER
214
WORD PROCESSING
216
IDENTIFIER GENERATION MODULE
204
206
PROCESSOR
208
MEMORY/STORAGE
Browser / Client VS Application
207

FIG. 2

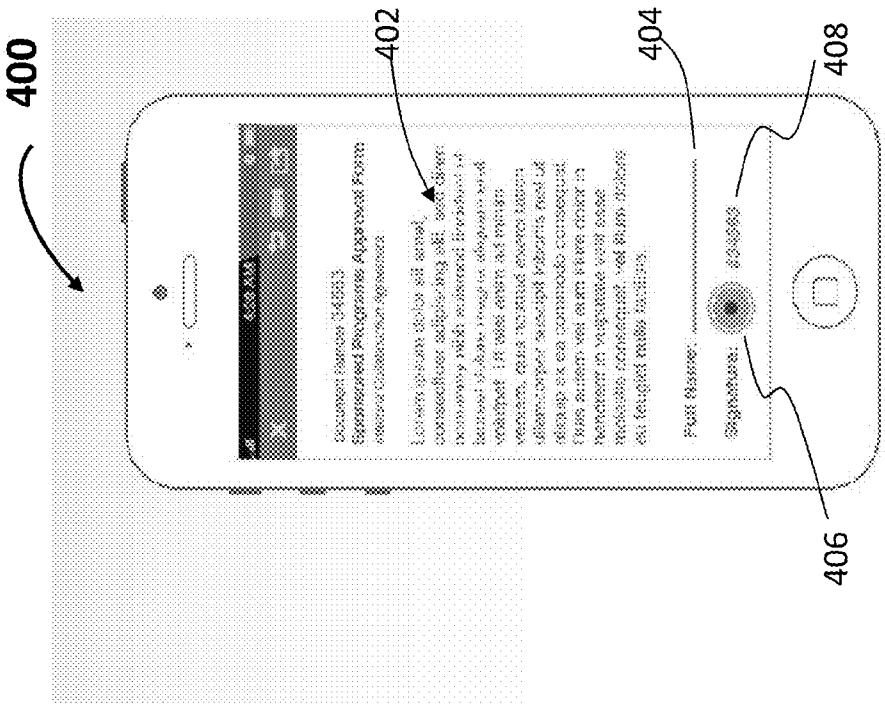

400
402
404
408
406

FIG. 4

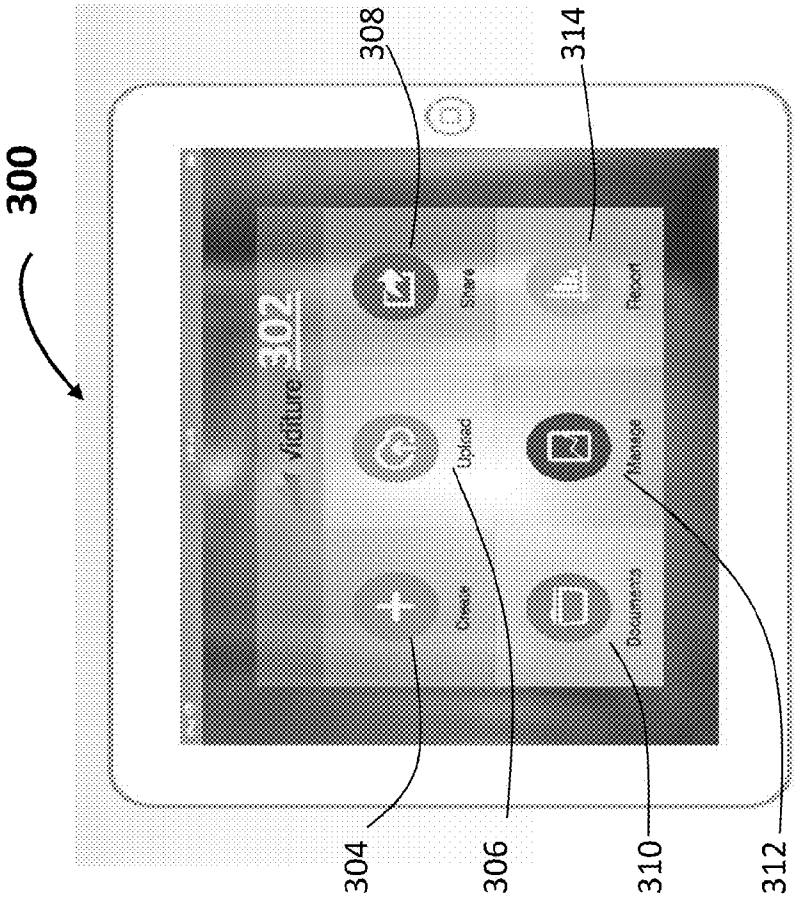

300
308
314
302
Share
Report
Upload
Manage
Create
Documents
304
306
310
312

FIG. 3

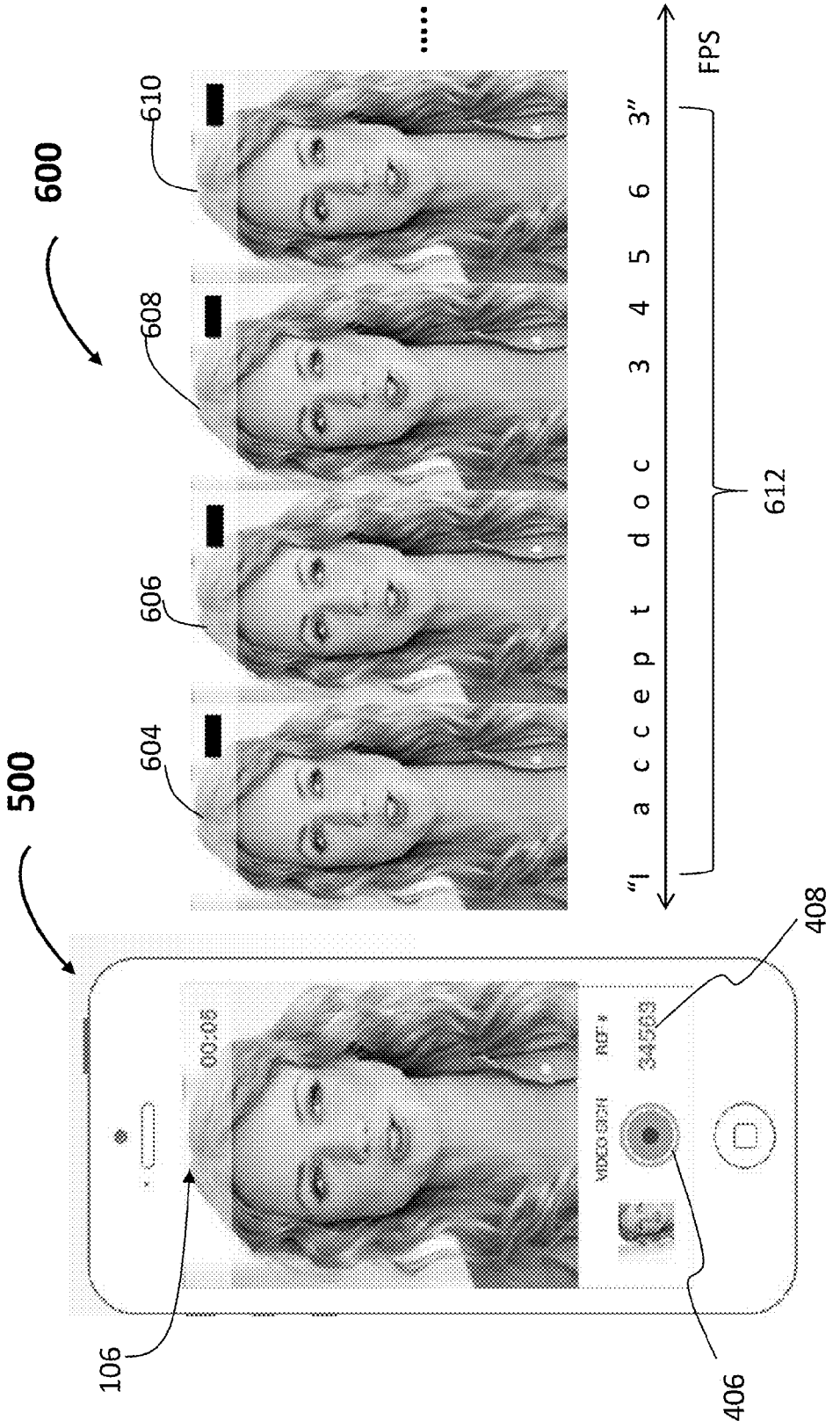


FIG. 5

FIG. 6

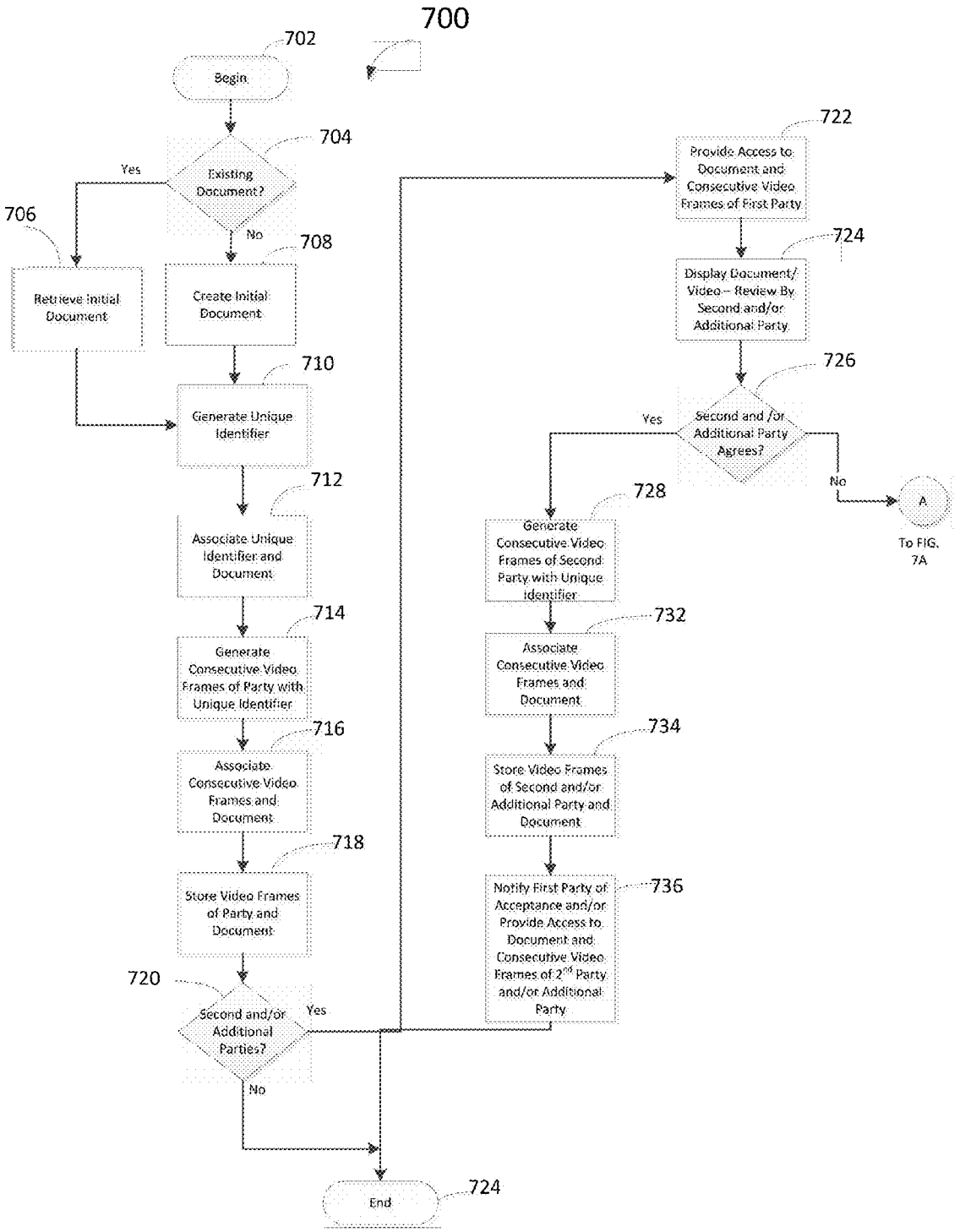

700
702
Begin
704
Existing Document?
Yes
No
706
Retrieve Initial Document
708
Create Initial Document
710
Generate Unique Identifier
712
Associate Unique Identifier and Document
714
Generate Consecutive Video Frames of Party with Unique Identifier
716
Associate Consecutive Video Frames and Document
718
Store Video Frames of Party and Document
720
Second and/or Additional Parties?
Yes
No
722
Provide Access to Document and Consecutive Video Frames of First Party
724
Display Document/ Video – Review By Second and/or Additional Party
726
Second and /or Additional Party Agrees?
Yes
No
A
To FIG. 7A
728
Generate Consecutive Video Frames of Second Party with Unique Identifier
732
Associate Consecutive Video Frames and Document
734
Store Video Frames of Second and/or Additional Party and Document
736
Notify First Party of Acceptance and/or Provide Access to Document and Consecutive Video Frames of 2nd Party and/or Additional Party
End
724

FIG. 7A

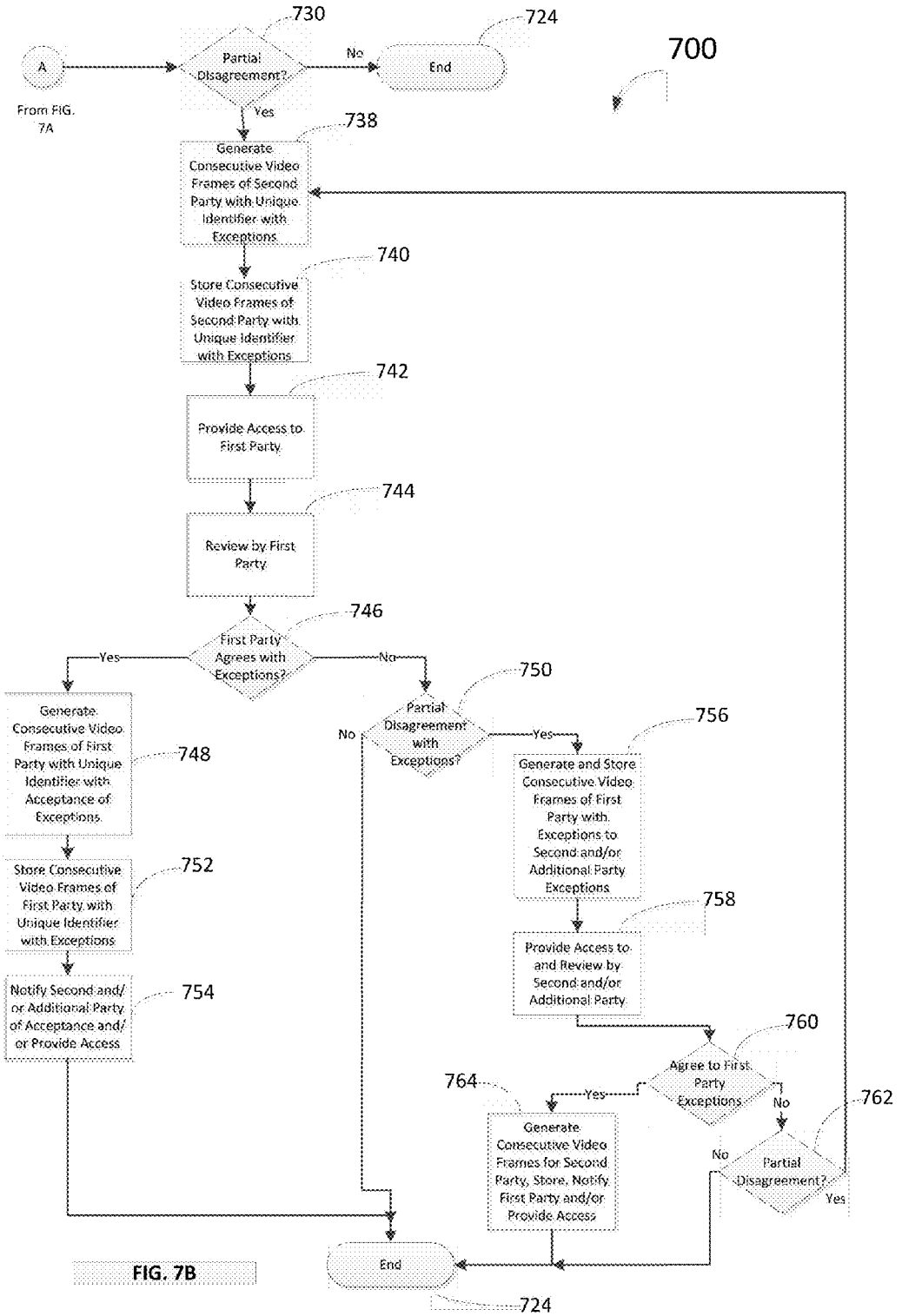

700
A
From FIG. 7A
730
Partial Disagreement?
No
724
End
Yes
738
Generate Consecutive Video Frames of Second Party with Unique Identifier with Exceptions
740
Store Consecutive Video Frames of Second Party with Unique Identifier with Exceptions
742
Provide Access to First Party
744
Review by First Party
746
First Party Agrees with Exceptions?
Yes
No
748
Generate Consecutive Video Frames of First Party with Unique Identifier with Acceptance of Exceptions
752
Store Consecutive Video Frames of First Party with Unique Identifier with Exceptions
754
Notify Second and/or Additional Party of Acceptance and/or Provide Access
750
Partial Disagreement with Exceptions?
No
Yes
756
Generate and Store Consecutive Video Frames of First Party with Exceptions to Second and/or Additional Party Exceptions
758
Provide Access to and Review by Second and/or Additional Party
760
Agree to First Party Exceptions
Yes
No
764
Generate Consecutive Video Frames for Second Party, Store, Notify First Party and/or Provide Access
762
Partial Disagreement?
No
Yes
End
724

FIG. 7B

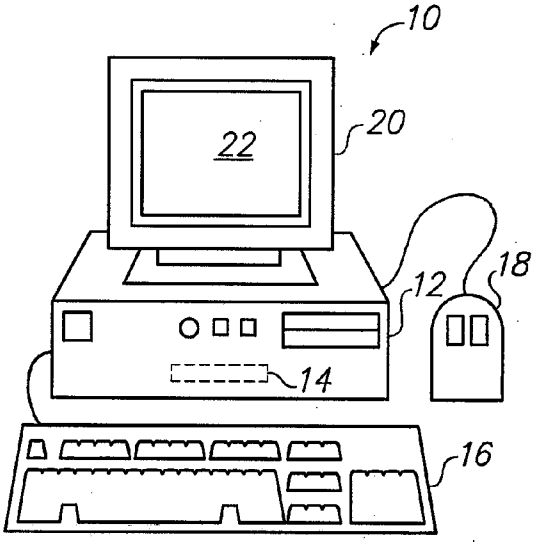

10
22
20
18
12
14
16

FIG. 8A

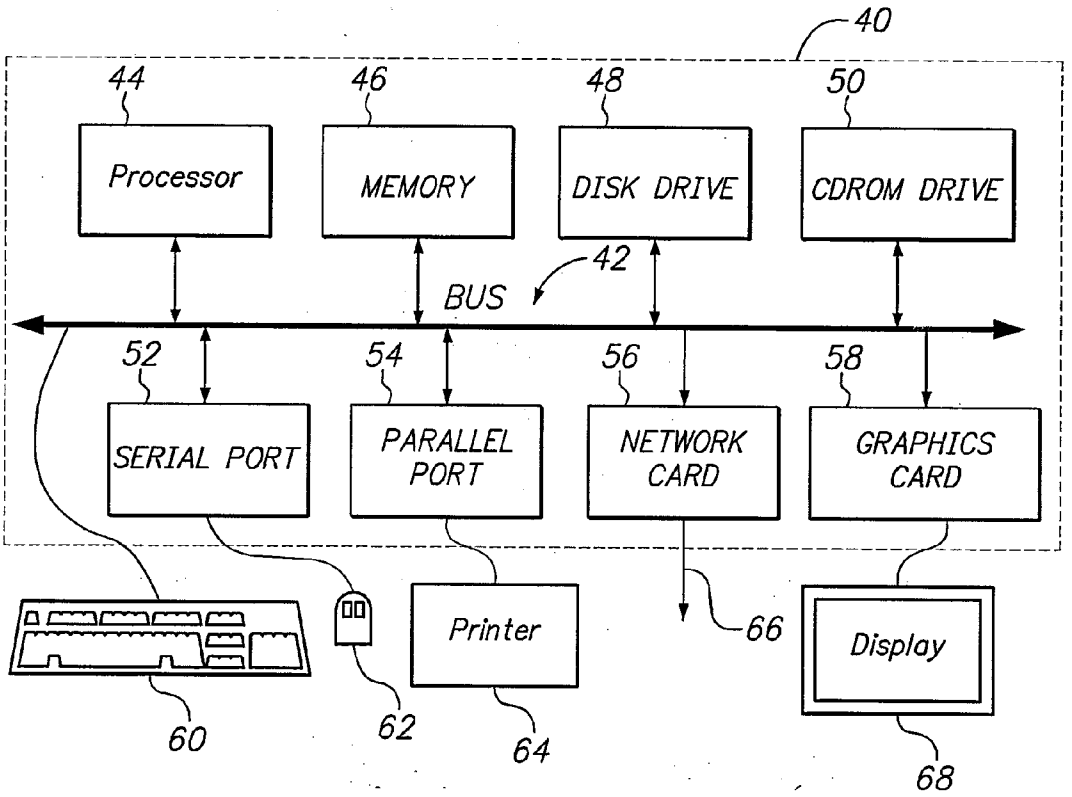

40
44
46
48
50
Processor
MEMORY
DISK DRIVE
CDROM DRIVE
42
BUS
52
54
56
58
SERIAL PORT
PARALLEL PORT
NETWORK CARD
GRAPHICS CARD
Printer
66
Display
60
62
64
68

FIG. 8B

VIDEO SIGNATURE SYSTEM AND METHOD

CLAIM OF PRIORITY

[0001] The present invention claims priority from U.S. Provisional Application No. 61/758513 entitled green firma, filed Jan. 30, 2013, which is hereby incorporated by reference as if fully set forth in the present specification.

COMPUTER PROGRAM LISTING APPENDIX

[0002] A computer program listing appendix is provided via CD-R with this application, said CD-R having a file programlistingvariousfiles.txt. The information is hereby incorporated by reference as if set forth in full in this application for all purposes. A portion of the disclosure recited in this application contains material which is subject to copyright protection. Specifically, the computer program listing appendix and possibly other portions of the application may recite or contain source code, data or other functional text. The copyright owner has no objection to the facsimile reproduction of the functional text; otherwise all copyright rights are reserved.

BACKGROUND OF THE INVENTION

[0003] The present invention relates generally to communication systems and methods and more specifically to communication systems and methods for executing agreements.

[0004] Agreements between parties that recite the obligations of each party become binding once the agreement is executed by all of the parties involved. Each party typically signs the agreement in an area reserved for that party's signature after which the agreement is final.

[0005] It is not uncommon, however, for a party to repudiate the agreement. That is, one or more parties can claim that they never executed or signed the agreement in question. If this happens, the non-repudiating party must attempt to prove that the repudiating party did sign the agreement.

[0006] This process can be difficult as the non-repudiating party must attempt to show that the signature of the repudiating party is shown on the document. Signature analysis might be used in this respect, or the repudiating party's signature on the document can be compared to other known signatures of the repudiating party.

[0007] The non-repudiating party might also attempt to introduce secondary evidence to show that the repudiating party did sign the agreement. This might include evidence of discussions that led up to the execution of the agreement. Nevertheless, even after undergoing the process of attempting to establish that the repudiating party did sign the agreement, the non-repudiating party may still be unsuccessful in proving that the signature on the document belongs to the repudiating party.

[0008] It is within the aforementioned context that a need for the present invention has arisen. Thus, there is a need to address one or more of the foregoing disadvantages of conventional systems and methods, and the present invention meets this need.

BRIEF SUMMARY OF THE INVENTION

[0009] Various aspects of a video signature system and method can be found in exemplary embodiments of the present invention.

[0010] In a first embodiment, the method of the present invention employs a first client computer to receive an agreement document that includes text with one or more signature areas or blocks. A party's acceptance of this agreement is signified when the party uses the signature block to execute the agreement.

[0011] After the agreement document is received, the method generates an identifier, namely, a numeric or alphanumeric number, uniquely associated with said document. Thereafter, the client computer captures consecutive video frames of the user verbalizing the identifier that is uniquely associated with the document. The consecutive video frames with the document are then stored for forwarding to the user of a second client computer.

[0012] In one embodiment, the consecutive video frames and the document are associated so that retrieving the document also provides the capability to playback the consecutive video frames. In an alternate embodiment, the consecutive video frames can be played back by selecting or interacting with a signature block area for the user's signature block area.

[0013] In this manner, when a contracting party to an agreement repudiates the agreement by claiming that he or she never executed or signed the agreement, the non-repudiating party need not engage in the difficult process of attempting to show that the signature of the repudiating party is shown on the document. The non-repudiating party can simply initiate playback of the consecutive video frames of the repudiating party to display the captured consecutive video frames of the repudiating party.

[0014] A further understanding of the nature and advantages of the present invention herein may be realized by reference to the remaining portions of the specification and the attached drawings. Further features and advantages of the present invention, as well as the structure and operation of various embodiments of the present invention, are described in detail below with respect to the accompanying drawings. In the drawings, the same reference numbers indicate identical or functionally similar elements.

BRIEF DESCRIPTION OF THE DRAWINGS

[0015] FIG. **1** illustrates a video signature communication system according to an exemplary embodiment of the present invention.

[0016] FIG. **2** illustrates a client system showing components of a mobile device, tablet or desktop according to an exemplary embodiment of the present invention.

[0017] FIG. **3** illustrates a tablet interface according to an exemplary embodiment of the present invention.

[0018] FIG. **4** illustrates a document interface as displayed on mobile device according to an exemplary embodiment of the present invention.

[0019] FIG. **5** illustrates a mobile device interface as displayed on the mobile device of FIG. **1** according to an exemplary embodiment of the present invention.

[0020] FIG. **6** illustrates consecutive video frames according to an exemplary embodiment of the present invention.

[0021] FIG. **7**A illustrates a video signature method according to an exemplary embodiment of the present invention.

[0022] FIG. **7**B illustrates the continuation of the video signature method of FIG. **7**B according to an exemplary embodiment of the present invention.

[0023] FIG. **8**A shows a typical computer such as would be operated by a user on the Internet.

[0024] FIG. **8**B shows subsystems of the computer of FIG. **8**A.

DETAILED DESCRIPTION OF THE INVENTION

[0025] Reference will now be made in detail to the embodiments of the invention, examples of which are illustrated in the accompanying drawings. While the invention will be described in conjunction with the preferred embodiments, it will be understood that they are not intended to limit the invention to these embodiments. On the contrary, the invention is intended to cover alternatives, modifications and equivalents, which may be included within the spirit and scope of the invention as defined by the appended claims. Furthermore, in the following detailed description of the present invention, numerous specific details are set forth to provide a thorough understanding of the present invention. However, it will be obvious to one of ordinary skill in the art that the present invention may be practiced without these specific details. In other instances, well-known methods, procedures, components, and circuits have not been described in detail as to not unnecessarily obscure aspects of the present invention.

[0026] FIG. **1** illustrates video signature communication system **100** according to an exemplary embodiment of the present invention.

[0027] In FIG. **1**, among other components, video signature communication system **100** comprises video signature server **102** communicably coupled to user/party **106** via Internet/communication network **104**. Although not shown, Internet/communication network **104** represents any distributed network (wired, wireless or otherwise) for data transmission and receipt between two points. The system of the present invention can work effectively with any possible distribution of interconnected processors regardless of the specific topology, hardware and protocols used.

[0028] Here, user/party **106** represents a person, entity or party that intends to execute an agreement with another party. For example, user/party **106** might be a board member that needs to ratify a board decision by signing a document relating to that decision.

[0029] As another example, user/party **106** can be a doctor that needs a waiver signed in order for him or her to operate on a child. Although not illustrated, other users or parties or entity types are contemplated by the present invention so long as such users or entities wish to execute an agreement either unilaterally or in collaboration with other parties.

[0030] In FIG. **1**, user/party **106** can utilize mobile device **108** to review documents, manipulate documents and transfer documents to video signature server **102** either for storage on document/video storage database **103** communicably coupled to video signature server **102**. Document/video storage **103** can be any suitable database storage system. For example, document/video storage **103** can be MongoDB, a NoSQL (non-relational, next-generation operational datastore; or it might be a traditional RDBMS such as those available from Oracle, Inc.

[0031] Here, mobile device **108** might be an iPhone™ based on the iOS platform. As another example, mobile device **108** can be based on the Android™ platform. Preferably, mobile device **108** includes a video (and audio) capture device and a video player.

[0032] In one embodiment, mobile device **108** might include browser **207** (FIG. **2**) for communication HTTP requests to video signature server **102**. In an alternate embodiment, mobile device **108** can download an app Client VS Application **207** (FIG. **2**) also configured to communicate with video signature server **102** (and VS Application **101**). In either case, preferably most of the processing required by the present invention may be executed by video signature server **102**. Although not shown, all other such future mobile communication devices are also contemplated by those of ordinary skill in the art to be within the confines of the present invention.

[0033] Here, video signature server **102** might be web/application server, a combination of processors and/or software, preferably Apache, which among other functionalities can host a website (not shown). Video server **102** might include VS Application **101** that coordinates with video signature **102** to respond to HTTP requests from mobile device **108** and can provide for downloading of various components including a video signature app (not shown), in one embodiment, and video player **212** (FIG. **2**)) by mobile device **108** in accordance with the principles and precepts of the present invention.

[0034] VS Application **101** can also allow access to documents that are either executed or yet to be executed that are stored by document/video storage **103**. VS Application **101** may be based on any suitable programming language, preferably JAVA, with JQuery and Twitter Bootstrap for the User Interface. Video signature server **102** might also execute various processes to implement principles and precepts of the present invention upon request by user/party **106** via mobile device **108**.

[0035] In FIG. **1**, video signature communication system **100** further comprises user/party **110** also communicably coupled to video signature server **102** via Internet/communication network **104**. Here, user/party **110** might be another board member that needs to ratify a decision in collaboration with user/party **106**.

[0036] User/party **110** might be located in a region that is geographically remote from user/party **106**, and thus, documents may need to be exchanged and transferred between user/party **110** and user/party **106**. As another example, user/party **110** might be a parent of a patient that needs an operation. User/party **110** may need to execute or sign a waiver from a doctor in order for an operation to proceed on user/party **110**'s child.

[0037] User/party **110** can utilize tablet **112** to communicate with video signature server **102** as well as user/party **106**. Preferably, tablet **112** includes a video capture device and a video player. Tablet **112** may also include a browser and/or app configured to communicate with video signature server **102**. Tablet **112** can be any known communication device that includes a processor for executing software routines in accordance with principles and precepts of the present invention.

[0038] In FIG. **1**, video signature communication system **100** also includes user/party **114** who might also be a party to an agreement executed by user/party **106** as well as user/party **110**. User/party **114** might be a third board member that also needs to ratify a decision that has been made by the entire board that includes user/party **106** and user/party **110**.

[0039] User/party **114** can utilize desktop **116** for communication with the other parties as well as with video signature server **102**. Preferably, desktop **116** includes a video capture device and a video player. Desktop **116** includes a browser and/or app configured to communicate with video signature server **102**. Again, desktop **116** can be any traditional desktop that includes a processor, memory and input/output devices.

[0040] Briefly, in use, user/party **106** may wish to execute an agreement among multiple parties including user/party **110** and user/party **114**, all of whom may be located in geo-

graphically distant regions. User/party **106** uses mobile device **108** to view agreement and to capture consecutive video frames of user/party **106** for association with each agreement document. In one embodiment, the captured video frames and document are retained locally for forwarding to other parties. In an alternative embodiment, the captured video frames and document are communicated to video signature server **102** for storage and access by user/party **110**.

[0041] Upon review of the document, user/party **110** also utilizes tablet **112** to capture consecutive video frames while user/party **114** uses desktop **116** to capture consecutive video frames for association with the agreement document. Other aspects of the present invention will be illustrated with reference to FIGS. **2** through **8**.

[0042] FIG. **2** illustrates client system **200** showing components of mobile device **108** (or tablet **112** or desktop **116**) according to an exemplary embodiment of the present invention.

[0043] In FIG. **2**, client system **200** facilitates creation or retrieval of agreement documents and the capture of consecutive video frames for association with said an agreement document. Client system **200** includes processor **206** and communication interface **202** that interfaces via system bus **204**. Processor **206** coordinates system operations and directs communication interface **202** to transmit and receive data from signature video server **102**.

[0044] Communication interface **202** can be any suitable communication interface that allows data transfer from the system as well as to the system. Client system **200** also includes video capture device **210** such as a camera and video player **212**. Video player **212** can be software downloadable from video signature server **102**/VS Application **101** or that exists as part of mobile device **108** for playback of consecutive video frames captured in accordance with the present invention.

[0045] Client system **200** also includes word processing module **214** and identifier generation module **216**. Word processing module **214** can be any known word processor for manipulating text and creating documents. Each document created is configured such that one or more signature block areas are created where parties can execute the agreement with their signatures.

[0046] Identifier generation module **216** can be software or hardware that generates identifiers associated with agreements in accordance with the present invention. In one embodiment, identifiers are based on a hash of the document that provides a unique identifier that can only be produced by the document.

[0047] After each document is created, identifier generation module **216** is automatically initiated to generate a unique identifier for the document. If the document is in existence, the identifier generation module **216** is initiated by saving the document.

[0048] Client system **200** also includes memory/storage **208** which can be any suitable memory in which programs executed by processor **206** are stored. As shown, depending on the embodiment, memory/storage includes browser or client VS application **207**. Browser **207** preferably uses RecordRTC (https://www.webrtcexperiment.com/RecordRTC/) to capture consecutive audio and video frames for transfer to video signature server **102**.

[0049] FIG. **3** illustrates tablet interface **300** of tablet **112** (FIG. **1**) according to an exemplary embodiment of the present invention.

[0050] In FIG. **3**, tablet interface **300** displays viditure application **302** for implementing video signature in accordance with the present invention. The inventors have named this invention "viditure" defined as the capability to utilize consecutive video frames (and audio frames) of a user to execute documents (and financial instruments).

[0051] As can be seen, in FIG. **3**, viditure application **302** includes create button **304** and upload button **306**. Create button **304** may be used to initiate word processing module **214** (FIG. **2**) in order to create or to review documents that need to be executed or that have been executed with the requisite signatures. Upload button **306**, as implied by its name, can upload documents to video signature server **102** for storage and/or transmission to other parties that are party to an agreement.

[0052] Tablet interface **300** also includes share button **308** and documents button **310** that can be selected to show documents either locally on the client or that have been transferred to video signature server **102**. Share button **308** allows user/party **106** to share documents and corresponding consecutive video frames. Sharing/transmitting of documents might be accomplished via an email server (not shown) within or outside of the communication system. Manage button **312** permits documents and video frames stored locally while report button **314** enables user/party **106** to generate requisite reports.

[0053] FIG. **4** illustrates document interface **400** as displayed on mobile device **108** according to an exemplary embodiment of the present invention.

[0054] In FIG. **4**, as shown, text **402** showing terms of the agreement has been displayed. User/party **106** can execute this agreement by entering his or her name at signature block **404** and then selecting video sign button **406** that initiates capturing of consecutive video frames as shown with reference to FIGS. **5** and **6**.

[0055] FIG. **5** illustrates mobile device interface **500** as displayed on mobile device **108** according to an exemplary embodiment of the present invention.

[0056] In FIG. **5**, mobile device interface **500** shows user/party **106** during a consecutive video frame and audio capture process. Here, user/party **106** has selected video sign button **406** in order to begin capturing consecutive video frames of herself for a document uniquely identified as **34563** as shown at **408**.

[0057] Upon selecting video sign button **406**, video capture device **210** (FIG. **2**) is initiated. As can be seen in FIG. **6**, consecutive video frames **604**, **606**, **608**, **610** are captured by video capture device **210**. Consecutive video frames **604**, **606**, **608** and **610** specifically capture user/party **106** verbalizing the words, "I accept document **34563**" **612**. The captured consecutive video frames and audio are then passed to browser/client VS application **207** (FIG. **2**).

[0058] The captured consecutive video frames are also associated with unique numeric (or alphanumeric) identifier **34563**. By associating, it is meant that retrieving or opening the document having identifier **34563** also retrieves or provides the ability to playback consecutive video frames **604**, **606**, **608** and **610**.

[0059] In one embodiment, consecutive video frames **604**, **606**, **608** and **610** or its corresponding video file are embedded in signature block **404** area. In this manner, the consecutive video frames (and audio) can be played back by selecting or interacting with the signature block **404** area to display party/user **106** verbalizing the statement "I accept document

34563." Although not shown, note that a timestamp indicating when the video frames were captured and geo-location of parties are captured as well.

[0060] FIG. **7**A illustrates method **700** according to an exemplary embodiment of the present invention.

[0061] In FIG. **7**A, method **700** enables users and parties to utilize consecutive video frames and audio to execute agreements and in one embodiment, embed said video frames in corresponding signature blocks on the document. Consequently, each document is embedded with consecutive video frames of each party to the agreement and then thereafter stored at a designated server, namely video signature server **102**, or at the client locations as determined by the operator of the present invention.

[0062] At begin block **702**, method **700** is initiated.

[0063] At decision block **704**, it is determined whether there is an existing document, namely, a document that needs to be executed as part of an agreement. That is, the document contains text configured into terms of an agreement as well as configured to form signature blocks for each party to the agreement.

[0064] If there is an existing document or agreement at **706**, that initial document or existing document is retrieved. If there is no existing document, at **708**, an initial document is created for the agreement.

[0065] Specifically, as an example, user/party **106** (FIG. **1**) uses viditure application **302** (FIG. **3**) on mobile device **108** to initiate word processing module **214** (FIG. **2**) in order to create the document.

[0066] After the document is created or retrieved, at block **710**, a unique identifier is generated for the document. In one embodiment, the unique identifier may be generated locally by identifier generation module **216**. In an alternate embodiment, the unique identifier is generated by video signature server **102** and then downloaded to client mobile device **108**.

[0067] At **712**, the identifier is uniquely associated with the agreement document. It is noted that the identifier itself may be based on the document itself. That is the identifier may be a hash of the document so that an identifier that is uniquely associated with the document is created. By associating the identifier on the document, any reference or pointer to the identifier immediately retrieves the document.

[0068] At block **714**, consecutive video frames of user/party **106** are generated. Specifically, in one embodiment, user/party **106** selects video sign button **406** (FIG. **5**). Upon selecting video sign button **406**, video capture device **210** (FIG. **2**) is initiated. User/party **106** then begins to verbalize the unique identifier generated and that is uniquely associated with the document.

[0069] Specifically, user/party **106** indicates her assent to the terms of the agreement by vocalizing the unique identifier, and as she verbalizes the unique identifier, consecutive video frames are captured. As shown in the example of FIG. **6**, video frames **604**, **606**, **608** and **610** capture user/party **106** as she verbalizes her acceptance of the agreement as shown at **612** (FIG. **6**). Specifically, user/party **106** states, "I accept document **34563**," all of which is captured by consecutive video frames **604**, **606**, **608** and **610**.

[0070] At **716**, the system associates the consecutive video frames and the document. Thus, any reference to the consecutive video frames also points to the document, and any reference to the document points to the consecutive video frames.

[0071] At **718**, the consecutive video frames are stored as a video file and then stored with the document. The video file and the document may be stored locally on mobile device **108** or uploaded to video signature server **102** for storage on document/video storage database **103** and subsequent transmission to or access by other parties to the agreement.

[0072] At decision block **720**, it is determined whether there are second and/or additional parties that have to execute or sign the agreement document. If yes, method **700** proceeds to block **722**. If no, method **720** proceeds to **724** to end block **724**, and the method is terminated. In other words, only the agreement executed by a single party, in this case, user/party **106**, is captured as in the case of a check, for example, executed by a user for tender to a bank.

[0073] At block **722**, since there is a second or additional party, access to the document and consecutive video frames of user/party **106** is provided. For exemplary purposes, it is assumed that the second party is user/party **110** of FIG. **1**. In one embodiment, user/party **110** accesses the documents executed by user/party **106** via links sent to user/party **110**.

[0074] The links are configured to provide access or to retrieve the documents from video signature server **102**. In an alternate embodiment, user/party **110** can also obtain the documents executed by user/party **106** by separately logging into a website hosted by video signature server **102**. In a further embodiment, user/party **106** can simply attach the executed document and the consecutive video file to an email for forwarding to user/party **110**.

[0075] At block **724**, user/party **110** retrieves the document and reviews the document for acceptance. That is, user/party **110** displays the document reviews, the entirety of the document to see if the user wishes to accept the agreement based on the terms displayed on the user's device.

[0076] At decision block **726**, if user/party **110** agrees with the terms of the document, method **700** proceeds to block **728**. Otherwise, execution proceeds to decision block **730** of FIG. **7**B.

[0077] At block **728**, user/party **110** uses tablet **112** (FIG. **1**) to initiate video capture device **210** (FIG. **2**) in order to capture consecutive video frames of user/party **110** as the user verbalizes the unique identifier associated with the agreement document. This follows a similar process as that described with reference to FIGS. **5** and **6**.

[0078] At block **732**, the consecutive video frames now starting a file are associated with the document. In other words, reference to the consecutive video files of user/party **110** verbalizing the unique identifier to indicate agreement with the terms of the document, acts as a pointer to the document and vice versa.

[0079] Note that initiation or interaction with the specific signature block designated for user/party **110** on the document initiates playback of the consecutive video files captured for user/party **110**. (Interaction with a specific signature block designated for user/party **106** also initiates playback for video frames captured for user/party **106**.)

[0080] At block **734**, the video frames for user/party **110** are stored.

[0081] At block **736**, user/party **106** is notified of the acceptance of user/party **110** and/or access is provided to user/party **106** to the recorded consecutive video frames as stored with or embedded within the document. The method then proceeds to end block **734**.

[0082] At this point, user/party **110** and user/party **106** have indicated their acceptance by capturing consecutive video frames of themselves viditurizing their video signatures which in one embodiment are embedded in respective signa-

ture blocks for each party or otherwise associated with the document. In this manner, parties cannot repudiate the fact that they executed the agreement document since consecutive video frames of each party vocalizing or verbalizing their acceptance of the document based on the unique identifier for the document.

[0083] Now referring to FIG. **7**B, which illustrates method **700** as continued from A of FIG. **7**A, at decision block **730**, it is determined whether user/party **110** has a partial disagreement with the terms of the agreement document. If there is no partial disagreement, execution of method **700** proceeds to end block **724**.

[0084] At block **738**, if user/party **110** has a partial disagreement with the terms of the agreement document as received from user/party **106**, user/party **1110** can simply generate consecutive video frames of her with the unique identifier and with whatever exceptions that she disagrees with. For example, if she disagrees with paragraph **5**, she can verbalize her agreement with the document by verrbalizing the unique identifier but then stating that she disagrees with paragaph 5 for example. She may also state her specific disagreements in the paragraph which are also captured as consecutive video frames that can be reviewed by user/party **106**.

[0085] At block **740**, the consecutive video frames captured by user/party **110** are stored with the unique identifier and with exceptions.

[0086] At **742**, user/party **106** is provided with access to the agreement document including the consecutive video frames recorded with exception by user/party **1110**.

[0087] At block **744**, user/party **106** reviews the exceptions and any specific comments regarding the exceptions to see if she agrees with those exceptions.

[0088] At decision block **746**, if user/party **106** agrees with the comments, execution of method **700** proceeds to block **748**, and if she disagrees with the exceptions, execution of method **700** proceeds to block **750**.

[0089] At block **748**, user/party **106** agrees with the exceptions and thus, consecutive video frames of user/party **106** are captured as user/party **106** verbalizes acceptance of the unique identifier with whatever exceptions were stated by user/party **110**.

[0090] At block **752**, the consecutive video frames are stored with the unique identifier with exceptions. At block **754**, user/party **110** is notified that user/party **106** has accepted the agreement with exceptions or access can be provided to user/party **110** to access the consecutive video files as captured by user/party **106** accepting the terms of the document with exceptions. Thereafter, execution proceeds to end block **724**.

[0091] Returning to decision block **750**, if user/party **106** has no partial disagreement with exceptions, execution of method **700** is terminated and proceeds to end block **724**.

[0092] On the other hand, if user/party **106** has a partial disagreement with the exceptions, at block **756**, consecutive video frames of user/party **106** with exceptions to the exceptions by user/party **110** are generated and stored.

[0093] At block **758**, method **700** provides access to and review by user/party **110**.

[0094] At decision block **760**, if user/party **110** agrees to the exceptions by user/party **106**, execution proceeds to block **762** where consecutive video frames for user/party **110** are generated and then stored. Notification of user/party **106** or access is provided to user/party **106** to view the consecutive video frames forming the basis of the assent to the agreement.

[0095] At decision block **760**, if user/party **110** does not agree with user/party **106**'s exceptions, execution proceeds to decision block **762**. At decision block **762**, if user/party **110** has no partial disagreement, execution proceeds to end block **724**. However, at decision block **762**, if there is a partial disagreement with user/party **106**'s exception, method **700** proceeds back to block **738**.

[0096] At decision block **760**, if user/party **110** agrees with user/party **106**'s exceptions, execution proceeds to block **764** where consecutive video frames for user/party **110**, are stored, and user/party **110** is either notified or access to the stored consecutive video frames for user/party **110** is granted.

[0097] In another embodiment, the present invention contemplates capturing an image of a driving license, comparing that to the consecutive video frames to authenticate a user/party.

[0098] FIG. **8**A shows a typical computer **10** such as would be operated by a user /party on the Internet. Computer **10** includes a cabinet **12** housing familiar computer components such as a processor, memory, disk drive, Compact Digital Read Only Memory (CDROM), etc. (not shown). User input devices include keyboard **16** and mouse **18**. Output devices include display **20** having a display screen **22**. Naturally, many other configurations of a computer system are possible. Some computer systems may have additional components to those shown in FIG. **8**A while others will have fewer components. For example, server computers need not have attached input and output devices since they may only be accessed from time to time by other computers over a network. Human interaction with such a server computer can be at another computer that is equipped with input and output devices. Input and output devices exist in many variations from those shown in FIG. **8**A. Displays can be liquid crystal displays (LCD), computer monitors, plasma, etc. Input devices can include a trackball, digitizing tablet, microphone, etc. In general, use of the term "input device" is intended to include all possible types of devices and ways to input information into a computer system or onto a network. Likewise the term "output device" includes all possible types of devices and ways to output information from a computer system to a human or to another machine.

[0099] The computer itself can be of varying types including laptop, notebook, palm-top, pen-top, etc. The computer may not resemble the computer of FIG. **8**A as in the case where a processor is embedded into another device or appliance such as an automobile or a cellular telephone. Because of the ever-changing nature of computers and networks, the description of hardware in this specification is intended only by way of example for the purpose of illustrating the preferred embodiment. Any distributed networked system capable of executing programmed instructions is suitable for use with the present invention.

[0100] FIG. **8**B shows subsystems of the computer of FIG. **8**A. In FIG. **8**B, subsystems within box **40** are internal to, for example, the cabinet **12** of FIG. **8**A. Bus **42** is used to transfer information in the form of digital data between processor **44**, memory **46**, disk drive **48**, CDROM drive **50**, serial port **52**, parallel port **54**, network card **56** and graphics card **58**. Many other subsystems may be included in an arbitrary computer system and some of the subsystems shown in FIG. **8**B may be omitted. External devices can connect to the computer system's bus (or another bus or line, not shown) to exchange information with the subsystems in box **40**. For example, devices such as keyboard **60** can communicate with processor

44 via dedicated ports and drivers (shown symbolically as a direct connection to bus **42**). Mouse **62** is connected to serial port **52**. Devices such as printer **64** can connect through parallel port **54**. Network card **56** can connect the computer system to a network. Display **68** is updated via graphics card **58**. Again, many configurations of subsystems and external devices are possible.

[0101] Any suitable programming language can be used to implement the routines of particular embodiments including C, C++, Java, assembly language, etc. Different programming techniques can be employed such as procedural or object oriented. The routines can execute on a single processing device or multiple processors. Although the steps, operations, or computations may be presented in a specific order, this order may be changed in different particular embodiments. In some particular embodiments, multiple steps shown as sequential in this specification can be performed at the same time. The sequence of operations described herein can be interrupted, suspended, or otherwise controlled by another process, such as an operating system, kernel, etc. The routines can operate in an operating system environment or as stand-alone routines occupying all, or a substantial part, of the system processing. Functions can be performed in hardware, software, or a combination of both. Unless otherwise stated, functions may also be performed manually, in whole or in part.

[0102] In the description herein, numerous specific details are provided, such as examples of components and/or methods, to provide a thorough understanding of particular embodiments. One skilled in the relevant art will recognize, however, that a particular embodiment can be practiced without one or more of the specific details, or with other apparatus, systems, assemblies, methods, components, materials, parts, and/or the like. In other instances, well-known structures, materials, or operations are not specifically shown or described in detail to avoid obscuring aspects of particular embodiments.

[0103] A "computer-readable medium" for purposes of particular embodiments may be any medium that can contain, store, communicate, propagate, or transport the program for use by or in connection with the instruction execution system, apparatus, system, or device. The computer readable medium can be, by way of example only but not by limitation, an electronic, magnetic, optical, electromagnetic, infrared, or semiconductor system, apparatus, system, device, propagation medium, or computer memory.

[0104] Particular embodiments can be implemented in the form of control logic in software or hardware or a combination of both. The control logic, when executed by one or more processors, may be operable to perform that what is described in particular embodiments.

[0105] A "processor" or "process" includes any human, hardware and/or software system, mechanism or component that processes data, signals, or other information. A processor can include a system with a general-purpose central processing unit, multiple processing units, dedicated circuitry for achieving functionality, or other systems. Processing need not be limited to a geographic location, or have temporal limitations. For example, a processor can perform its functions in "real time," "offline," in a "batch mode," etc. Portions of processing can be performed at different times and at different locations, by different (or the same) processing systems.

[0106] Reference throughout this specification to "one embodiment", "an embodiment", "a specific embodiment", or "particular embodiment" means that a particular feature, structure, or characteristic described in connection with the particular embodiment is included in at least one embodiment and not necessarily in all particular embodiments. Thus, respective appearances of the phrases "in a particular embodiment", "in an embodiment", or "in a specific embodiment" in various places throughout this specification are not necessarily referring to the same embodiment. Furthermore, the particular features, structures, or characteristics of any specific embodiment may be combined in any suitable manner with one or more other particular embodiments. It is to be understood that other variations and modifications of the particular embodiments described and illustrated herein are possible in light of the teachings herein and are to be considered as part of the spirit and scope.

[0107] Particular embodiments may be implemented by using a programmed general purpose digital computer, by using application specific integrated circuits, programmable logic devices, field programmable gate arrays, optical, chemical, biological, quantum or nanoengineered systems, components and mechanisms may be used. In general, the functions of particular embodiments can be achieved by any means as is known in the art. Distributed, networked systems, components, and/or circuits can be used. Communication, or transfer, of data may be wired, wireless, or by any other means.

[0108] It will also be appreciated that one or more of the elements depicted in the drawings/figures can also be implemented in a more separated or integrated manner, or even removed or rendered as inoperable in certain cases, as is useful in accordance with a particular application. It is also within the spirit and scope to implement a program or code that can be stored in a machine-readable medium to permit a computer to perform any of the methods described above.

[0109] Additionally, any signal arrows in the drawings/Figures should be considered only as exemplary, and not limiting, unless otherwise specifically noted. Furthermore, the term "or" as used herein is generally intended to mean "and/or" unless otherwise indicated. Combinations of components or steps will also be considered as being noted, where terminology is foreseen as rendering the ability to separate or combine is unclear.

[0110] As used in the description herein and throughout the claims that follow, "a", "an" and "the" includes plural references unless the context clearly dictates otherwise. Also, as used in the description herein and throughout the claims that follow, the meaning of "in" includes "in" and "on" unless the context clearly dictates otherwise.

[0111] While the above is a complete description of exemplary specific embodiments of the invention, additional embodiments are also possible. Thus, the above description should not be taken as limiting the scope of the invention, which is defined by the appended claims along with their full scope of equivalents.

I claim:

1. A method comprising:

receiving, at a client computer, a document configured to have text forming at least one or more signature areas or blocks, wherein execution of the at least one or more signature areas or block indicates acceptance by a user of said client computer to form an agreement;

using said client computer to generate an identifier, namely, a numeric or alphanumeric number, uniquely

associated with said document that is configured to have text forming at least one or more signature areas or blocks;

accepting signals from a user input device of said client computer to capture consecutive video frames of the user verbalizing the identifier that is uniquely associated with the document, wherein said user verbalizing said identifier is configured to form an agreement by indicating acceptance of terms of said document;

storing, by said client computer, said consecutive video frames in a video file and associating said video file with the document; and

upon user selection or interaction with the at least one or more signature areas or blocks of the document, initiating playback of said video file including said consecutive video frames displaying the user verbalizing said unique identifier and authenticating the user's acceptance of said agreement.

2. The method of claim **1** further comprising

receiving, at a second client computer, the document and the associated video files for review by a user of said second client computer;

accepting signals from a user input device of said second client computer to capture consecutive video frames of the user of said second client computer as said user verbalizes the identifier uniquely associated with the document to accept terms of the document to form said agreement;

storing said consecutive video frames of the user of said second client computer in a second video file and associating said second video file with the document such that playback of said consecutive video frames is initiated by interacting with or selecting a second signature block of said document, playback of said consecutive video frames displaying the user of said second client computer verbalizing said unique identifier and authenticating the user of the second client computer's acceptance of said agreement.

3. A method comprising:

generating, at a first client computer, a document configured to have text that form at least one or more signature areas or blocks, execution of a signature block indicating acceptance by a user of said client computer to form an agreement;

generating, by said first client computer, a unique identifier namely a numeric or alphanumeric number uniquely associated with the document configured to have text forming the at least one or more signature areas or blocks;

accepting signals from a user input device of said client computer to capture a first set of consecutive video frames of the user of said first client computer verbalizing the identifier uniquely associated with the document to accept terms of the document to form said agreement; and

storing said first set of consecutive video frames in a first video file and associating said first video file with the document such the user's acceptance of said agreement may be authenticated by playback of said video file displaying the user verbalizing said unique identifier.

4. The method of claim **3** further comprising

authenticating said document by using a second client computer to display the document and the first set of consecutive video frames of the user of said first client computer.

5. The method of claim **4** further comprising

accepting signals from a user input device of said second client computer to capture a second set of consecutive video frames of the user of said second client computer verbalizing the identifier uniquely associated with the document to accept terms of the document to form said agreement.

6. A computer program product including a non-transitory computer readable storage medium having executable code, the code when executed by a processor is adapted for performing the following:

generating, at a first client computer, a document configured to have text that form at least one or more signature areas or blocks, execution of a signature block indicating acceptance by a user of said client computer to form an agreement;

generating, by said first client computer, a unique identifier namely a numeric or alphanumeric number uniquely associated with the document configured to have text forming the at least one or more signature areas or blocks;

accepting signals from a user input device of said client computer to capture a first set of consecutive video frames of the user of said first client computer verbalizing the identifier uniquely associated with the document to accept terms of the document to form said agreement; and

storing said first set of consecutive video frames in a first video file and associating said first video file with the document such the user's acceptance of said agreement may be authenticated by playback of said video file displaying the user verbalizing said unique identifier.

7. The computer program product of claim **6** further comprising

authenticating said document by using a second client computer to display the document and the first set of consecutive video frames of the user of said first client computer.

8. The computer program product of claim **7** further comprising

accepting signals from a user input device of said second client computer to capture a second set of consecutive video frames of the user of said second client computer verbalizing the identifier uniquely associated with the document to accept terms of the document to form said agreement.

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