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(57) **ABSTRACT**

A method for developing a template of a reference document, such as a bank note and using that template to validate other test documents. The method involves using images of a plurality of reference documents, such as banknotes and segmenting each image in a like manner into a plurality of segments (10, 12). Each segment is then classified using a one-class classifier to determine a reference classification parameter (14). These parameters are used to define a threshold reference classification parameter. Optionally, the step of segmenting is optimized to determine a preferred number of segments, and a preferred combination of these for use in a subsequent validation process. Preferably, this is done using a stochastic algorithm such as a genetic algorithm.

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