

5. A method as claimed in claim 4, wherein the one-class classifier uses a parametric D^2 test or a semi-parametric test based on a mixture of Gaussians.

6. A method as claimed in claim 1, further comprising optimizing the step of segmenting.

7. A method as claimed in claim 6, wherein optimizing the step of segmenting includes determining a preferred number of segments.

8. A method as claimed in claim 6, wherein optimizing the step of segmenting includes determining a preferred combination of segments for use in a validation process.

9. A method as claimed in claim 8, wherein the preferred combination of segments is the combination that provides a minimum number of false acceptances.

10. A method as claimed in claim 6, wherein optimizing the step of segmenting includes using a stochastic algorithm.

11. A method as claimed in claim 10, wherein using a stochastic algorithm includes using a genetic algorithm that is adapted to (i) initialize a random population of n chromosomes, (ii) perform crossover and mutation operations to create another n offspring, (iii) carry out a validation operation, and calculate a fitness for each chromosome, (iv) select n chromosomes with the best fitness among all the parents and offspring as the next generation, and (v) if convergent or over a preset maximum number of iteration steps then stop, otherwise go to step (ii).

12. A method as claimed in claim 1, further comprising capturing the images of the plurality of documents.

13. A method as claimed in claim 1, wherein the reference documents comprise genuine documents.

14. A system for developing a template for a document, the system comprising:

means for segmenting each one of a plurality images of reference documents in a like manner into a plurality of segments; and

means for processing like segments of the images to determine a reference image segment.

15. A system as claimed in claim 14, wherein the means for processing includes means for classifying the segment image data and defining a threshold for the reference classification parameter.

16. A self-service terminal comprising:

means for segmenting each one of a plurality images of reference documents in a like manner into a plurality of segments; and

means for processing like segments of the images to determine a reference image segment.

17. A self-service terminal as claimed in claim 16, wherein the means for processing includes means for classifying the segment image data and defining a threshold for the reference classification parameter.

18. A self-service terminal as claimed in claim 16, further comprising means for capturing images of the reference documents.

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