

establishing secure communication between a payment device associated with the payment account and a terminal at the point of sale;

sending an authorisation request message from the terminal to the issuer associated with the payment account;

5 receiving, at the terminal, an approval message from the issuer.

6. The method of claim 5, wherein the communication between the payment device associated with the payment account and the terminal is established wirelessly.

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7. The method of claim 6, wherein the communication between the payment device associated with the payment account and the terminal is according to a hand-over from NFC to a Bluetooth™ or WiFi protocol.

15 8. The method of any preceding claim, further comprising informing the user of the transaction amount prior to one or both of detecting the predetermined biometric input and detecting the ancillary predetermined user input.

20 9. The method of any preceding claim, wherein establishing account holder verification is only required for transactions above a predetermined value.

10. The method of any preceding claim, wherein the payment device associated with the payment account comprises a secure element in any
25 convenient form factor.

11. The method of claim 10, when dependent on claim 6, wherein the payment device further comprises a communications interface for establishing wireless communication with the terminal.

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12. A transaction system comprising:
a point of sale terminal for processing a transaction;
means for authenticating a payment account;

a biometric input device in communication with the terminal for detecting and verifying a predetermined biometric input to establish the presence of the account holder;

5 means, in communication with the terminal, for detecting an ancillary predetermined user input from the account holder to establish the account holder's consent to the transaction; and

10 means for determining whether a payment device associated with the payment account is within a predetermined area, and only requiring detection of an ancillary predetermined user input if the device is not within such a predetermined area.

13. The system of claim 12, wherein the point of sale terminal is in communication with a transaction processing and authorising system.

15 14. The system of claim 12 or claim 13, wherein the authenticating means is configured to detect the presence of an authentic payment account in the payment device.

20 15. The system of any of claims 12 to 14, wherein the biometric input device comprises any or all of: a microphone, a fingerprint scanner, a finger vein detector, a camera, a facial recognition device and a gait analysis device.