

ABSTRACT

SYSTEM, METHOD AND APPARATUS FOR FACILITATING SECURE TRANSACTIONS

- 5 A system for facilitating secure and convenient transactions comprising a processor configured to generate or store:- a first device agnostic identifier associated with a consumer; and a second device agnostic identifier associated with a retailer; a user mobile device configured to generate or retrieve the first device agnostic identifier for use in a transaction; a retailer
- 10 device operable to generate or retrieve the second device agnostic identifier for use in the transaction, the retailer device further configured to access the first device agnostic identifier to generate a verification status; and a transaction device operable to read the verification status to determine if the user qualifies for a type of transaction, and if so, the transaction device sends
- 15 a notification of the qualified transaction to the retailer device and/or to the processor.

Fig. 1