CLAIMS:

1. A portable PIC input device comprising:

   a card reading component for reading data from a payment card which is inserted partially or fully into the device by the user, swiped through the device by the user, or brought into proximity with the device; and

   a touch screen arranged and configured to display a keypad and enable entry of a PIC by a user;

   wherein:

   the card reading component and the touch screen are integral to the input device; and on the touch screen a first keypad is superimposed over a second keypad, wherein the first keypad is an image or representation of a keypad and the second keypad is an operable keypad that enables the user's input to be received and stored in the device, wherein the position of at least one indicia in the first keypad is different from the position of the same indicia in the second keypad.

2. A device according to claim 1 wherein the device comprises:

   at least one processor arranged and configured to execute an operating system; and/or one or more components configured to enable transmission of the PIC to a destination.

3. A device according to any preceding claim, wherein the device is:

   i) a payment terminal configured for use in a financial transaction process; and/or

   ii) at least one mobile phone or an EFTPOS terminal.

4. A device according to any preceding claim wherein the device comprises a housing, and one, some or all of the components are completely or partially provided within the housing.

5. A device according to any preceding claim wherein the device comprises:

   i) a, the or each processor arranged and configured to execute a mobile telephone operating system; and/or

   ii) mobile phone software and/or hardware; and/or

   iii) a camera; and/or

iv) a, the or each mobile phone comprising: telecommunications capabilities and a camera.

6. A device according to any preceding claim wherein:
the data is read from a card having a magnetic stripe, smart card chip, and/or RFID chip.

7. A device according to any preceding claim wherein:
the component which is arranged to read the data from the card is a card reader, such as a DIP reader, a contactless smart card reader, or a magnetic card reader.

8. A device according to any preceding claim wherein:
the device is not configured for compliance with EMV or PCI standards; and/or
the device is not configured for secure storage of a bank session key.

9. A device according to any preceding claim wherein:
when the user presses a key on the first keypad, the device records the indicia of the key at the corresponding position in the second keypad.

10. A device according to any preceding claim wherein:
the device is arranged and configured to construct an encoded version of the user's entered PIC, preferably wherein the device is arranged and configured to further encrypt the encoded PIC; and/or
the device is arranged and configured to read data from an integrated circuit card and send this data to a remote server with or without the encoded user's PIC.

11. A device according to any preceding claim wherein the device is arranged and configured to form part of an on-line and/or offline financial transaction or payment system.

12. A method of manufacturing a handheld PIC input device according to any preceding claim, the method comprising the steps of:
providing a card reading component; and

providing a touch screen arranged and configured to display a keypad and enable entry of a PIC by a user;

wherein the touch screen and the card reading component are provided within or on a housing;

wherein on the touch screen a first keypad is superimposed over a second keypad, wherein the first keypad is an image or representation of a keypad and the second keypad is an operable keypad that enables the user's input to be received and stored in the device, wherein the position of at least one indicia in the first keypad is different from the position of the same indicia in the second keypad.

13. A method according to claim 12 and further comprising the step of providing mobile phone software and/or hardware within the housing.

14. A PIC authentication method comprising the steps of:

reading data from a card inserted into, swiped through or brought into proximity with a payment terminal by a user;

enabling the user to input a PIC via a touch screen provided on or in the payment terminal, wherein on the touch screen a first keypad is superimposed over a second keypad, wherein the first keypad is an image or representation of a keypad and the second keypad is an operable keypad that enables the user's input to be received and stored in the device, wherein the position of at least one indicia in the first keypad is different from the position of the same indicia in the second keypad;

sending the PIC and/or data to a destination.