

Method and system for facilitating cash transaction using a mobile device**ABSTRACT**

[066] According to one aspect, there is provided a method of using a mobile device to facilitate a cash transaction at an electronic terminal, the method comprising: receiving, via an open loop computer network, a request from a mobile device to perform a cash transaction at an electronic terminal, the request including supporting data comprising identification details of the electronic terminal, and an account number for the cash transaction; sending the request to a payment network for seeking pre-authorisation from an issuer of the account number; obtaining a result of the sought pre-authorisation from the payment network; and responding, via the open loop computer network, to the request from the mobile device with the result of the sought pre-authorisation for relay as instructions to the electronic terminal. Also disclosed is a server that facilitates this method.

Figure 1