CLAIMS

1. A method for transparently relaying an electronic transaction between a main unit (1, 10) and a transaction terminal (3) via a smart portable accessory (2, 12), wherein the main unit is a main accessory unit (1) or an accessory communication apparatus (10), comprising the steps of:

- providing the smart portable accessory with a different format from a standardized chip card format, wherein the smart portable accessory is configured to:

  - transparently relay the transaction from and toward the main unit for bidirectional exchange with the main unit; or

  - represent said main apparatus relative to the transaction terminal after initialization/initiation of the smart portable accessory using the main apparatus or of pairing the smart portable accessory using the main apparatus, and

- carrying out the transaction by only presenting said smart portable accessory, instead of the main unit, to the transaction terminal.

2. A method according to claim 1, characterized in that it comprises a software application for controlling (AC) the implementation of a transaction software application (AB).

3. A method according to claim 1, characterized in that it comprises a step of installing a banking application (AB) into the main unit, with the smart portable accessory transparently relaying the transaction between the main unit and the transaction terminal.

4. A method according to claim 1, characterized in that it comprises a step of initialization/initiation of the smart portable accessory using the main apparatus or of pairing the smart portable accessory using the main apparatus.

5. A method according to claim 4, characterized in that the step of initialization/initiation comprises a phase of transfer/cloning of information contained in the apparatus to the smart portable accessory, with said information being selected from:

- information on an electronic transaction application in the smart portable accessory and/or

- information (IP) comprising a PIN code.

6. The method according to claim 4, further comprising the step of launching an application for the driving of the smart portable accessory by the main unit.

7. The method according to claim 6, characterized in that the step of initialization/initiation (A1) provides to capture a PIN code or the like required for a future transaction, via the main apparatus, and to transmit it safely to the smart portable accessory to enable a future or an in-progress transaction.

8. The method according to claim 7, characterized in that the smart portable accessory is provided with communication means (FED) so configured as to relay data and control commands between the main unit and the terminal.

9. The method according to claim 7, characterized in that the transaction is authorized by a user's voluntary action on a switch on the smart portable accessory or a biometric authentication by the smart portable accessory.

10. The method according to claim 1, characterized in that the transaction is implemented according to a geographical area or a time period.

11. The method according to claim 10, comprising the additional step of implementing a comparative test on location parameters more particularly supplied by an internal GPS, time parameters supplied in particular by an internal clock, a transaction amount limit specifically programmed internally, an identification of the authorized or pre-set terminal, parameters defining the object of the transaction, the geographic place of the transaction, and a parameter identifying a contractual third party acting in the transaction.

12. A system (1, 10, 2, 12) for transparently relaying an electronic transaction between a main unit (1, 10) and a transaction terminal (3) via a smart portable accessory (2, 12), wherein the main unit is a main accessory unit (1) or an accessory communication apparatus (10), characterized in that:

- the smart portable accessory has a different format from a standardized chip card format, wherein the smart portable accessory is configured to:

  - transparently relay the transaction from and toward the main unit for bidirectional exchange with the main unit; or

  - represent said main apparatus relative to the transaction terminal after initialization/initiation of the smart portable accessory using the main apparatus or of pairing the smart portable accessory using the main apparatus, and

- the transaction is carried out by only presenting said smart portable accessory, instead of the main unit, to the transaction terminal.