Claims

1. A virtual reality headset device comprising:

a virtual reality display configured to display virtual reality images to a user, to thereby generate a virtual reality environment for interaction by the user;

a secure storage configured to store a tokenized account identifier for a payment card account;

an interface configured to enable ~~to~~ the virtual reality headset device to couple, via a local network, to at least a first personal communication device and a second personal communication device;

a computer processor; and

a data storage device, the data storage device storing instructions that, when executed by the computer processor, while the user is in the virtual reality environment, cause the computer ~~operative by the~~ processor to:

generate a first transaction authorization request using the tokenized account identifier for the payment card account;

select the first personal communication device to facilitate the first transaction authorization request;

send the first transaction authorization request over a first communication network via the first personal communication device;

generate a second transaction authorization request using the tokenized account identifier for the payment card accounts;

select the second personal communication device to facilitate the second personal transaction authorization request; and

send the second transaction authorization request over a second communication network via the second personal communication device.

~~2. A virtual reality headset device according to claim 1, further comprising a virtual reality display configured to display virtual reality images to a user.~~

~~3.~~2. ~~A~~ The virtual reality headset device according to ~~any preceding~~ claim 1, further comprising a biometric sensor configured to read biometric data of ~~a~~ the user~~,~~; and

wherein the data storage device stores further instructions that, when executed ~~operative~~ by the computer processor, cause the computer processor to~~:~~ generate the first and second transaction authorization requests using the biometric data of the user.

~~4.~~3. ~~A~~ The virtual reality headset device according to ~~any preceding~~ claim 1, further comprising a payment card reader device~~,~~; and

wherein the data storage device stores further instructions that, when executed ~~operative~~ by the computer processor, cause the computer processor to:

read payment card data using the payment card reader device;

generate the tokenized account identifier for the payment card account associated with the payment card data; and

store the tokenized account identifier for ~~a~~ the payment card account in the secure storage.

~~5.~~4. ~~A~~ The virtual reality headset according to ~~any preceding~~ claim 1, wherein the interface is a wireless communication interface; and

wherein the first communication network is the same as the second communication network.

~~6.~~5. ~~A~~ The virtual reality headset device according to ~~any preceding~~ claim 1, wherein the virtual reality headset device is configured to receive a computing device comprising a display~~, wherein in use the~~ configured to display ~~of the computing device displays~~ virtual reality images to ~~a~~ the user.

6. The virtual reality headset device according to claim 1, wherein the first payment transaction authorization request and the second payment transaction request each comprise an indication of a respective transaction amount and an indication of the tokenized account identifier.

7. The virtual reality headset device according to claim 1, wherein the data storage device stores further instructions that, when executed by the computer processor, cause the computer processor to:

display, at the virtual reality display, to the user in the virtual reality environment, a list including the first personal communication device and the second personal communication device; and

select either the first personal communication device or the second personal communication device based on a user input indicative of a selection from the list.

8. The virtual reality headset device according to claim 1, wherein the data storage device stores further instructions that, when executed by the computer processor, cause the computer processor to select either the first personal communication device or the second personal communication device based on an indication of connection parameters of the first personal communication device and the second personal communication device.

9. The virtual reality headset device according to claim 1, wherein the data storage device stores further instructions that, when executed by the computer processor, cause the computer processor to:

receive a first transaction response in response to the first transaction authorization request; and

generate an indication that the first transaction has been successful.

~~7.~~10. A payment method ~~in a virtual reality headset device, the method~~ comprising:

displaying, at a virtual reality headset device, virtual reality images to a user, to thereby generate a virtual reality environment for interaction by the user;

while the user is in the virtual reality environment:

accessing, at the virtual reality headset device, a secure memory within the virtual reality headset device to retrieve a tokenized account identifier for a payment card account;

generating, by the virtual reality headset device, a first transaction authorization request using the tokenized account identifier for the payment card account;

selecting, by the virtual reality headset device, a first personal communication device for the first transaction authorization request;

sending, by the virtual reality headset device, the first transaction authorization request over a first communication network, via a first local connection with the first personal communication device;

generating, by the virtual reality headset device, a second transaction authorization request using the tokenized account identifier for the payment card account;

selecting, by the virtual reality headset device, a second personal communication device for the second transaction authorization request; and

sending, by the virtual reality headset device, the second transaction authorization request over a second communication network via a second local connection with the second personal communication device.

~~8.~~11. ~~A~~ The method according to claim ~~7~~10, further comprising reading biometric data of ~~a~~ the user and using the biometric data to access the secure memory.

~~9. A non-transitory computer readable medium carrying computer executable instructions which when executed on at least one processor cause the at least one processor to carry out a method according to any one of claims 7 to 8.~~

12. The method according to claim 10, wherein the first personal communication device and the second personal communication device are connected to the virtual reality headset device at different times.

13. The method according to claim 10, wherein the first personal communication device and the second personal communication device are connected to the virtual reality headset device at concurrent times.

14. The method according to claim 10, further comprising:

displaying, to the user in the virtual reality environment, a list including the first personal communication device and the second personal communication device; and

receiving a user input indicative of a user selection from the list of either the first personal communication device or the second personal communication device for connection to the corresponding first communication network or second communication network.

15. The method according to claim 10, further comprising receiving an indication of connection parameters of the first personal communication device and the second personal communication device and selecting either the first personal communication device or the second personal communication device for connection to the corresponding first communication network or second communication network based on the connection parameters.

16. The method according to claim 10, further comprising receiving a first transaction response in response to the first transaction authorization request, and generating an indication that a first transaction has been successful.

17. A non-transitory computer readable medium carrying computer executable instructions, which when executed by at least one processor of a virtual reality headset device, cause the at least one processor to:

display, at the virtual reality headset device, virtual reality images to a user, to thereby generate a virtual reality environment at the virtual reality headset device for interaction by the user;

while the user is in the virtual reality environment:

access a secure memory within the virtual reality headset device to retrieve a tokenized account identifier for a payment card account;

generate a first transaction authorization request using the tokenized account identifier for the payment card account;

select a first personal communication device for the first transaction authorization request;

send the first transaction authorization request over a first communication network, via a first local network connection with the first personal communication device;

generate a second transaction authorization request using the tokenized account identifier for the payment card accounts;

select a second personal communication device for the second transaction authorization request; and

send the second transaction authorization request over a second communication network, via a second local network connection with the second personal communication device.

18. The method according to claim 10, wherein the first communication network is the same as the second communication network.

19. The method according to claim 17, wherein the first communication network is the same as the second communication network.