

CLAIMS

1. A method of operating a payment terminal comprising:- receiving an activation input, and in response thereto simultaneously outputting a first wireless signal and a second wireless signal
5 wherein the first wireless signal is for communicating with an external payment device of a first type and the second wireless signal is for communicating with an external payment device of a second type, wherein the first and second wireless signals are formatted in respective mutually different first and second protocols, receiving a reply to either one of the first and second wireless signals and in response to the reply, terminating outputting of the other of the first and second
10 wireless signals.
2. The method of claim 1, further comprising processing the reply to authenticate the external payment device to thereby establish a communication channel.
- 15 3. The method of claim 1, further comprising processing the reply to authenticate the external payment device, and after the processing step implementing the terminating step.
4. The method of claim 1, wherein the wireless signals comprise an NFC signal and a Bluetooth signal.
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5. The method of claim 1, further comprising processing the reply to authenticate the external payment device to thereby establish a communication channel and receiving from the communication channel data indicative of a user; receiving, at an input, data indicative of a transaction amount and transferring the data indicative of a user and data indicative of a
25 transaction amount to a server.
6. The method of claim 1, further comprising processing the reply to authenticate the external payment device to thereby establish a communication channel and receiving from the communication channel data indicative of a user and a one-time verifier for identifying a current
30 transaction; receiving, at an input, data indicative of a transaction amount, transferring the data indicative of a user, data indicative of the one-time verifier and data indicative of a transaction amount to a server.

7. The method of claim 6, further comprising outputting a new one-time verifier over the communication channel.

8 The method of claim 1, further comprising communicating with a server information
5 indicative of which of the first and second wireless signals is responded to.

9. A payment terminal for communicating wirelessly with an external device having a processing device and a store holding instructions to control the processing device to cause the payment terminal to respond to an activation input to output simultaneously a first wireless signal
10 for communicating with an external payment device of a first type and a second wireless signal for communicating with an external payment device of a second type, wherein the first and second wireless signals are formatted in respective mutually different first and second protocols, and in response to receiving a reply to either one of the first and second wireless signals to terminate outputting of the other of the first and second wireless signals.

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10. The payment terminal of claim 9, further having a keypad for providing the activation signal, a display for displaying information under control of the processing device, and an output device for communicating with a server.

20 11. The payment terminal of claim 9, having a first wireless device configured to output the first wireless signal and a second wireless device configured to output the second wireless signal, both under control of the processing device.

12 The payment terminal of claim 9, further having a security device comprising a store for
25 security keys, the security device being configured to use the keys to encrypt or decrypt data for use by the terminal.

13. The payment terminal of claim 9, having a personal area network device configured to output the first wireless signal.

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14. The payment terminal of claim 9, having a near field communication device configured to output the second wireless signal.

15. A computer program, computer program product or non-transitory storage medium storing instructions which, when executed by a processor, cause the processor to perform the method of any one of claims 1 to 8.