

CLAIMS

1. A method of enhanced interaction between a first computing device and a second computing device, the method comprising:
 - establishing a first channel for connection between the first computing device
 - 5 and the second computing device using a short range communication technology;
 - establishing a second channel for communication between the first computing device and the second computing device using a communication technology; and
 - performing a first interaction using the first channel and performing an additional interaction using the second channel.
- 10 2. The method of claim 1, wherein the first computing device is a customer computing device, the second computing device is a merchant computing device, and the first interaction is a contactless transaction.
- 15 3. The method of claim 2, wherein the short range communication technology is NFC or by barcode reading.
4. The method of claim 3, wherein the contactless transaction is performed according to EMV protocols.
- 20 5. The method of any of claims 2 to 4, wherein the additional interaction modifies or augments the contactless transaction.
6. The method of claim 5, wherein the additional interaction provides a loyalty
- 25 interaction associated with the contactless transaction.
7. The method of claim 5, wherein the additional interaction enables the customer to initiate the transaction or to modify parameters of the transaction.
- 30 8. The method of any preceding claim, wherein the communication technology for the additional interaction is Bluetooth, WiFi or mobile data.
9. The method of claim 8, wherein a socket is established for communication between the first computing device and the second computing device.

10. The method of any of claims 1 to 7, wherein the short range communication technology and the communication technology for the additional interaction are both NFC, and wherein one NFC tap connection is made for the first interaction and another NFC tap connection is made for the additional interaction.

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11. An institution computing device adapted for enhanced interaction with a personal computing device, the institution computing device having a processor, a memory and at least one communication technology including a short range communication technology, wherein the institution computing device:

10 is adapted to establish a first channel for connection with the personal computing device using a short range communication technology and to establish a second channel for communication with the personal computing device using a communication technology; and

is adapted to performing a first interaction using the first channel and
15 performing an additional interaction using the second channel.

12. The institution computing device of claim 11, wherein the institution computing device is a merchant point of sale terminal and the first interaction is a contactless transaction.

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13. A personal computing device adapted for enhanced interaction with an institution computing device, the institution computing device having a processor, a memory and at least one communication technology including a short range communication technology, wherein the institution computing device:

25 is adapted to establish a first channel for connection with the institution computing device using a short range communication technology and to establish a second channel for communication with the institution computing device using a communication technology; and

is adapted to performing a first interaction using the first channel and
30 performing an additional interaction using the second channel.

14. The personal computing device of claim 13, wherein the personal computing device is a mobile computing device adapted to perform contactless transactions and the first interaction is a contactless transaction.

15. The personal computing device of claim 14, wherein the personal computing device is programmed to initiate the contactless transaction or vary parameters of the contactless transaction.

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