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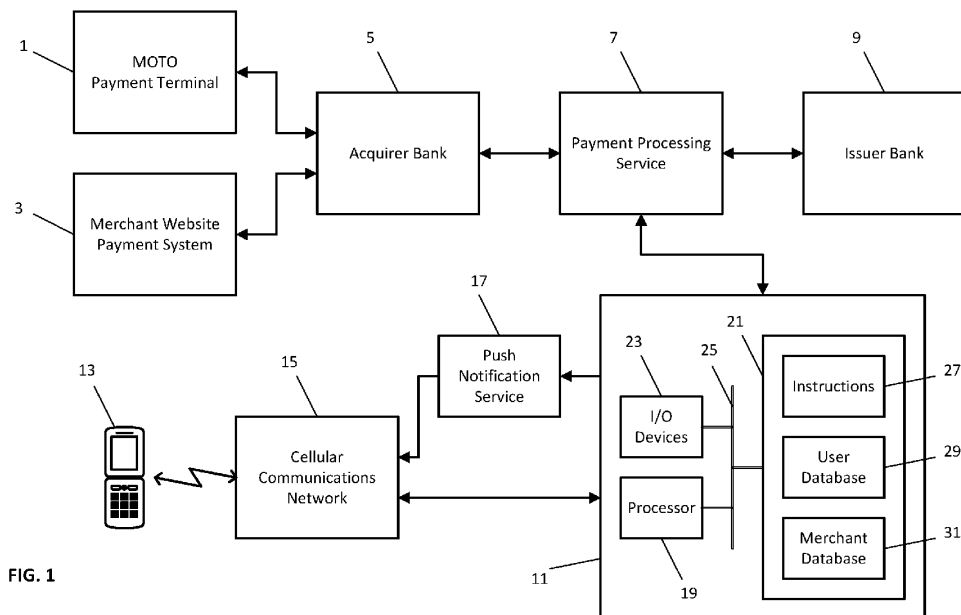


FIG. 1

(57) Abstract: There is disclosed a method of authorising an electronic transaction, the method involving a server receiving transaction details for the electronic transaction and an identifier for a participant in the electronic transaction. The server sends the transaction details to the participant in the electronic transaction, and in return receives authorisation data from the participant, the authorisation data including authentication data authenticating the identity of the participant. The server then determines an account code identifying an account associated with the participant based on the identifier, and proceeds with the electronic payment transaction using the account code.

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