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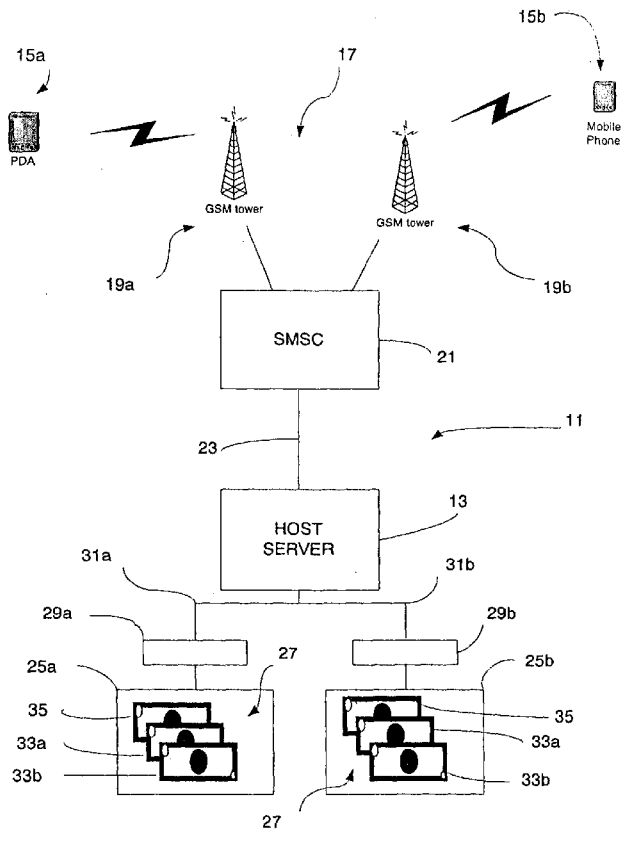
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(54) Title: FINANCIAL TRANSACTION SYSTEM AND METHOD USING ELECTRONIC MESSAGING



(57) Abstract: A method and a system for performing financial transactions between parties having clients (15a, 15b) with an electronic messaging facility and a banking account facility with a financial institution. Each party has an electronic messaging address (CIN) associated with the electronic messaging facility and a banking account number (CAN) associated with the banking account facility (27) thereof. A financial service provider server (13) is interfaced with the electronic messaging facility to handle communications between the clients (15a, 15b) of the parties and is also interfaced with the banking account facilities (27) of the parties to perform the financial transaction. The electronic messaging address (CIN) of each party is linked with the banking account facility therefor, and thus the banking account number(s) (CAN) thereof, within a database (45) associated with the server (13) to facilitate the financial transaction. The server (13) undertakes an authentication process within one and/or the other party using the electronic messaging facility requiring confirmation of a PIN also stored in the database (45). The authentication process is characterised by the server (13) providing the client (15a) of the one party instigating the financial transaction with a different electronic messaging address to "reply to" when requesting the PIN, from the original electronic messaging address of the server (13) used by that same party to initiate the financial transaction, to enhance the security of the transaction.

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ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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