CLAIMS

1. A method for carrying out an electronic transaction between a main or accessory communication apparatus (1, 10) and a transaction terminal (3), characterized in that:

- a smart portable accessory (2, 12) is provided, which has a different format from a standardized chip card format, and is capable of relaying the transaction or of representing said main apparatus relative to the transaction terminal,

- the transaction is carried out by only presenting said accessory, instead of the main apparatus, to the transaction terminal.

2. A method according to claim 1, characterized in that it comprises a software application for controlling (AC) the implementation of a transaction software application (AB).

3. A method according to claim 1, characterized in that it comprises a step of installing a banking application (AB) into the main apparatus, with the accessory transparently relaying the transaction between the main apparatus and the transaction terminal.

4. A method according to claim 1, characterized in that it comprises a step of initialization/initiation of the accessory using the main apparatus or of pairing the accessory using the main apparatus.

5. A method according to claim 4, characterized in that the step of initialization/initiation comprises a phase of transfer/cloning of information contained in the apparatus to the accessory, with said information being selected from:

- information on an electronic transaction application in the accessory and/or

- information (IP) comprising a PIN code.

6. A method according to claim 4, characterized in that the step of initialization comprises a phase of launching an application for the driving of the accessory by the main apparatus.

7. A method according to claim 6, characterized in that the step of initialization/initiation (A1) provides to capture a PIN code or the like required for a future transaction, via the main apparatus, and to transmit it safely to the accessory to enable a future or an in-progress transaction.

8. A method according to claim 7, characterized in that the accessory is provided with communication means (FED) so configured as to relay data and control commands between the main apparatus and the terminal.

9. A method according to claim 7, characterized in that the transaction is authorized by a user's voluntary action on a switch or a biometric authentication by the accessory.

10. A method according to claim 1 or any one of claims 3 to 9, characterized in that it comprises a software application for controlling (AC) the

implementation of a transaction software application (AB) particularly as regards a geographical area, a time period or how to carry out the transaction.

11. A method according to claim 10, characterized in that the control software application implements a comparative test on location parameters more particularly supplied by an internal GPS, time parameters supplied in particular by an internal clock, a transaction amount limit specifically programmed internally, an identification of the authorized or pre-set terminal, parameters defining the object of the transaction, the geographic place of the transaction, a parameter identifying a contractual third party acting in the transaction.

12. A system (1, 10, 2, 12) for carrying out an electronic transaction between a main or accessory communication apparatus (1, 10) and a transaction terminal (3),

characterized in that it comprises:

- a smart portable accessory (2, 12), which has a different format from a standardized chip card format, capable of relaying the transaction or representing said main apparatus relative to the transaction terminal,

- communication and initialization/initiation means in the main apparatus to initialize/initiate the portable accessory and means for the communication of the accessory with the transaction terminal for carrying out the electronic transaction instead of the

main apparatus, through the presentation of the accessory only to the transaction terminal.