CLAIMS

1. A system for enrolling a user for facilitation of transactions using single-factor biometric authentication, in which the system comprises an application program configured to:

receive a user attribute;

create an anonymous client reference (ACR) associated with the user attribute;

receive a biometric template, in which the biometric template has been determined from an input of a biometric; and

create an association between the biometric template and the ACR, thereby enabling subsequent single-factor authentication in dependence on the association between the biometric template and the ACR.

2. A system for facilitating transactions using single-factor biometric authentication, in which the system comprises an application program configured to:

receive a biometric template, in which the biometric template has been determined from an input of a biometric;

retrieve an ACR associated with the biometric template; and

bind the biometric template to the ACR.

3. A system according to Claim 1 or 2, in which the application program is further configured to communicate with a payment card company.

4. A system according to Claim 3, in which the application program is further configured to receive a tokenised representation of a payment card from the payment card company.

5. A system according to Claim 4, in which the application program is further configured to create an association between the biometric template and the tokenised representation of a payment card and bind the biometric template to the tokenised representation of a payment card.

6. A system according to any preceding claim, in which the application program is further configured to receive a tokenised asset, in which the tokenised asset is a tokenised representation of any of: a ticket, a voucher, a pass and an identity card, and in which the

application program is further configured to create an association between the biometric template and the tokenised asset and bind the biometric template to the tokenised asset.

7. A system according to any preceding claim, further comprising a server configured to receive the biometric template and transmit the biometric template to the application program, in which, after receiving the biometric template, the server is configured to compare the biometric template against previously stored biometric templates in the database in order to find a match.

8. A system according to any preceding claim, in which the database is divided into subsets of previously stored biometric templates according to location of biometric template determination.

9. A system according to any preceding claim, further comprising a biometric input device configured to determine the biometric template and transmit the biometric template to the server, in which the biometric input device is a finger vein reader.

10. A system according to any preceding claim, in which the application program is a cloud-based application.

11. A system for facilitating transactions using single-factor biometric authentication, the system comprising:

a biometric input device configured to determine a first biometric template from a first biometric input;

a server comprising a database and RAM, in which the server is configured to receive the first biometric template from the biometric input device and the database is configured to store the first biometric template;

an application program configured to receive a user attribute and a tokenised asset, create an ACR associated with the user attribute, receive the first biometric template from the server, and create associations between all of the first biometric template, the ACR, and the tokenised asset, thereby enabling subsequent single-factor authentication in dependence on the association between the biometric template and the ACR and/or the tokenised asset.

12. A system according to Claim 11, in which the application program is further configured to bind the first biometric template, the ACR and the tokenised asset to each other.

13. A system according to Claim 11 or 12, in which the biometric input device is a finger vein reader and in which the biometric is a vascular pattern in a finger.

14. A system according to Claim 11, 12 or 13, in which the database is divided into subsets of previously stored biometric templates according to location of biometric template determination.

15. A method of enrolling a user for facilitation of transactions using biometric authentication, the method comprising:

creating an ACR for the user;

receiving a biometric template, in which the biometric template has been determined from an input of a biometric provided by the user;

associating the biometric template with the ACR; and

storing the biometric template and ACR in separate databases, thereby enabling single-factor authentication by allowing the retrieval of the ACR by provision of the associated biometric template.

16. A method according to Claim 15, further comprising:

requesting a tokenised representation of the payment card from a payment card company;

receiving the tokenised representation of the payment card from the payment card company;

creating associations between the tokenised representation of the payment card, the ACR and the biometric template.

17. A method according to Claim 15 or 16, further comprising:

receiving a user attribute;

associating the user attribute with the ACR;

in which the user attribute is any of: date of birth, organisation membership, scheme membership, voucher, ticket, loyalty card.

18. A method of facilitating transactions using single-factor biometric authentication, the method comprising:

receiving a biometric template, in which the biometric template has been determined from an input of a biometric provided by a user;

binding the biometric template to an associated ACR, in which the ACR is associated with a user attribute, thereby allowing the user to access the attribute.

19. A method according to Claim 18, further comprising:

receiving a tokenised asset;

associating the tokenised asset with the ACR;

in which the tokenised asset is any of: a ticket, a voucher, a pass, and an identity card.

20. A method according to Claim 18 or 19, in which receiving a biometric template comprises a server receiving the biometric template transmitted by a biometric input device and in which the biometric input device is a finger vein reader.