

CLAIMS

1. A method of authorising an electronic transaction, the method comprising a server:

5 receiving transaction details for the electronic transaction, ~~and~~ an identifier for a payer participant in the electronic transaction, a first verification code and associated time data, wherein the identifier comprises a telephone number for the payer participant in the electronic transaction;

checking that the received telephone number corresponds to a telephone number of a registered user;

10 if the received telephone number does correspond to the telephone number of a registered user, determining a second verification code using seed data stored for that registered user and the received time data;

15 checking the validity of the first verification code by checking that the second verification code matches the first verification code;

if the second verification code matches the first verification code, sending the transaction details to the payer participant in the electronic transaction using the telephone number;

20 receiving authorisation data from the payer participant, the authorisation data including authentication data authenticating ~~the~~an identity of the payer participant;

determining an account code identifying an account associated with the participant based on the identifier; and

proceeding with the electronic ~~payment~~ transaction using the account code.

25 ~~2. A method according to claim 1, wherein the identifier comprises a telephone number for said participant in the electronic transaction.~~

23. A method according to claim 1 ~~or claim 2~~, wherein the sending comprises sending a push notification to ~~said~~the payer participant in the electronic transaction.

34. A method according to ~~any preceding claim 1 or claim 2~~, wherein the authentication data comprises biometric data and the method comprises verifying the biometric data.

5 45. A method according to ~~any preceding claim 3~~, wherein the biometric data is fingerprint data.

56. A method according to any preceding claim, wherein ~~said participant is a first participant and~~ the transaction details comprise a second identifier identifying a ~~second~~ payee participant in the electronic transaction, the method further comprising:
 10 retrieving additional information about ~~said the second payee~~ participant based on the second identifier; and
 sending the additional information to the ~~first payer~~ participant.

15 67. A method according to any preceding claim, wherein the electronic transaction is an electronic payment transaction and the account code is a Primary Account Number (PAN).

78. A method according to claim 67, wherein proceeding with the electronic
 20 transaction comprises transmitting an authorisation request to an issuer~~issuing~~ bank.

89. Apparatus for authorising an electronic transaction, the apparatus comprising at least one processor and memory storing instructions that, when executed by the processor, cause the apparatus to:

25 following receipt of transaction details for the electronic transaction, ~~and~~ an identifier for a payer participant in the electronic transaction, a first verification code and associated time data, checking that the received telephone number corresponds to a telephone number of a registered user, wherein the identifier comprises a telephone number for the payer participant in the electronic transaction;

30 if the received telephone number does correspond to the telephone number of a registered user, determine a second verification code using seed data stored for that registered user and the received time data;

check the validity of the first verification code by checking that the second verification code matches the first verification code;

if the second verification code matches the first verification code, send the transaction details to the payer participant in the electronic transaction;

5 following receipt of authorisation data from the payer participant, the authorisation data comprising authentication data for the payer participant, ~~verify~~verifying the authentication data for the payer participant; and

10 following verification of the authentication data for the payer participant, ~~determined~~determining an account code associated with the payer participant based on the identifier and proceeding with the electronic transaction using the account code.

15 ~~10. Apparatus according to claim 9, wherein the identifier comprises a telephone number for said participant in the electronic transaction, and wherein the apparatus is arranged to send the transaction details to the participant using the telephone number.~~

911. Apparatus according to claim ~~89~~ or claim 10, wherein the apparatus is configured to initiate~~initiates~~ a push notification to send the transaction details to the payer participant in the transaction.

20 ~~1012.~~ Apparatus according to claim 8 or claim 9~~any of claims 9 to 11~~, wherein the authentication data comprises biometric data.

~~1113.~~ Apparatus according to claim ~~1012~~, wherein the biometric data is fingerprint data.

25 ~~1214.~~ Apparatus according to any of claims ~~89~~ to ~~1113~~, wherein ~~said participant is a first participant and~~ the transaction details comprise a second identifier identifying a ~~second~~payee participant in the electronic transaction, the apparatus being arranged to:

30 retrieve from a database additional information about ~~said the second payee~~ participant based on the second identifier; and

send the additional information to the ~~first~~payer participant.

~~1315~~. Apparatus according to claim ~~1214~~, wherein the memory stores the database.

~~1416~~. Apparatus according to any of claims ~~89~~ to ~~1315~~, wherein the electronic transaction is an electronic payment transaction and the account code is a Primary Account Number (PAN).

~~1517~~. Apparatus according to claim ~~1416~~, wherein the apparatus is arranged to proceed with the electronic payment transaction by transmitting an authorisation request to an issuing bank.

~~18. — A system for authorising an electronic payment transaction, the system comprising:~~

~~—— apparatus as claimed in any of claims 9 to 17; and~~

~~—— an application for execution by a mobile communications device of the participant in the electronic transaction, wherein the application comprises instructions for the mobile communications device to:~~

~~—— following receipt of the transaction details from said apparatus, display at least some of the transaction details;~~

~~—— determine authentication data for a user of the mobile communications device;~~

~~and~~

~~—— send the determined authentication data to said apparatus.~~

~~19. — A system according to claim 18, wherein the application comprises instructions for the mobile communications device to prompt the user of the mobile communications device to enter biometric data to authorise the electronic transaction.~~

~~1620~~. A computer program comprising instructions for performing a method as claimed in any of claims 1 to ~~78~~.

~~1721~~. A computer-readable storage medium storing a computer program as claimed in claim ~~1620~~.