

Abstract

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METHOD OF PERFORMING A FINANCIAL TRANSACTION VIA UNSECURED PUBLIC TELECOMMUNICATION INFRASTRUCTURE AND AN APPARATUS FOR SAME

10 A method of performing a financial transaction via unsecured public
telecommunication infrastructure comprising collecting data relating to a
specified financial transaction type; building a transaction token including
collected data and/or data derived from the collected data; encrypting the
transaction token; creating a financial transaction protocol message
15 incorporating the encrypted transaction token as dependent on a selected
transport channel through which the message is to be conveyed; and conveying
the financial transaction protocol message using the selected transport channel
and by way of the unsecured public telecommunication infrastructure to a
destination where the financial transaction protocol message will be further
processed is disclosed.

20 FIGURE 1

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10 transaction token; creating a financial transaction protocol message incorporating the encrypted transaction token as dependent on a selected transport channel through which the message is to be conveyed; and conveying the financial transaction protocol message using the selected transport channel and by way of the unsecured public telecommunication infrastructure to a
15 destination where the financial transaction protocol message will be further processed is disclosed.

FIGURE 1