(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
7 February 2008 (07.02.2008)

PCT

(10) International Publication Number
WO 2008/014554 A1

(51) International Patent Classification:
G06Q 20/00 (2006.01) *G06F 17/30* (2006.01)

(21) International Application Number:
PCT/AU2007/001076

(22) International Filing Date: 1 August 2007 (01.08.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2006904149 1 August 2006 (01.08.2006) AU
2007900469 1 February 2007 (01.02.2007) AU

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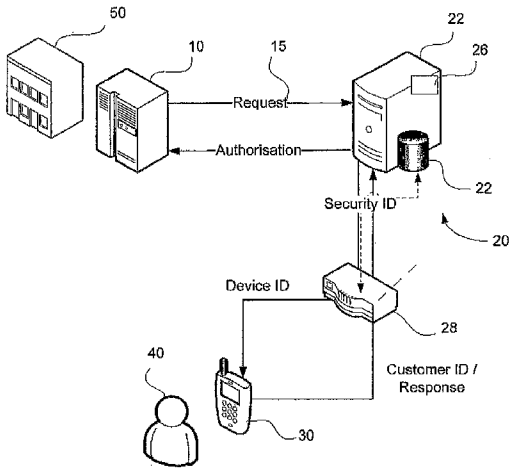
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(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:
— *with international search report*

(54) Title: TRANSACTION AUTHORISATION SYSTEM & METHOD



(57) Abstract: A transaction authorisation system (20) for allowing a customer (40) to authorise transactions relating to at least one customer (40) account associated with an institution (50), the system (20) including data storage means (24) for enabling access to identification data associated with the customer (40) and a remote communication device (RCD) (30) of the customer (40), and security identifier data associating the customer (40) account with the identification data. The system (20) also includes communication means (26) for receiving an authorisation request, which is referenced to the security identifier data, in relation to the transaction from the institution (50) and for enabling communication with the customer (40) via the RCD (30) to authorise a transaction on the customer (40) account Data processing means (22) of the system (20) identify the customer (40) and RCD (30) using the identification data and determine if the transaction is authorised by the customer (40). The communication means (26) provides an indication, which is referenced to the security identifier data, to the institution (50) of whether or not the transaction is authorised by the customer (40).

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