Claims:

1. A method of performing a financial transaction via unsecured public telecommunication infrastructure comprising the steps of:

   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 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.

2. A method according to claim 1, where the step of collecting data relating to a specified transaction type includes the sub-step of collecting authentication data which is thereafter encrypted and the transaction token built thereafter includes the encrypted authentication data.

3. A method according to claim 2, including the step of formatting the authentication data.

4. A method according to claim 1, where the step of collecting data relating to a specified financial transaction type includes obtaining data by at least one of the following ways: from files stored on a device used to obtain the data; from a data reader associated with, or integrated into, the device used to obtain the data; from a customer by way of the user interface of the device used to obtain the data.

5. A method according to claim 1, where the step of collecting data relating to a specified financial transaction type includes obtaining a set of transaction rules applicable to the financial transaction type.

6. A method according to claim 1, further including the step of padding the transaction token as required for the selected transport channel.

7. A method according to claim 1, further including the step of calculating a session key, the session key then being used to encrypt the transaction token during the step of encrypting the transaction token.

8. A method according to claim 1, where the selected transport channel is GPRS.

9. A method according to claim 8, where the step of creating a transaction token includes the sub-steps of:

appending an end token record data value to the transaction token; and

padding the transaction token with null values until the altered transaction token is a multiple of 8 bytes.

10. A method according to claim 9, where the step of encrypting the transaction token further includes the sub-steps of calculating a message authentication code session key and encrypting the altered and padded transaction token using the message authentication code session key.

11. A method according to claim 10, where the step of creating a financial transaction protocol message includes the sub-step of creating a key serial number and where the financial transaction protocol message so created comprises the key serial number the transaction token and a message authentication code session key.

12. A method according to claim 1, where the selected transport channel is SMS.

13. A method according to claim 12, where the step of building the transaction token further includes the sub-steps of determining a padding counter and a message counter and appending the padding counter and the message counter to the message.

14. A method according to claim 13, where the step of encrypting the transaction token includes the sub-step of encrypting the transaction token using a ciphering key based on 3GPP TS 03.48 specifications.

15. A method according to claim 12 or claim 13, where the step of creating a financial transaction protocol message includes the sub-step of prefixing the encrypted transaction token with a SMS header.

16. A communications device for facilitating the performance of a financial transaction via unsecured public telecommunication infrastructure, the communications device operable to execute software stored thereon or on removable media in data and control communication with the device to:

collect data relating to a specified financial transaction type;

build a transaction token including collected data and/or data derived from the collected data;

encrypt the transaction token;

create 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

convey 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.

17. A communications device according to claim 16, where collected data includes authentication data and where the transaction token includes the authentication data in an encrypted form.

18. A communications device according to claim 16, further including a reader for reading information stored on external devices.

19. A communication device according to claim 16, the communications device operable to communicate by way of one or more of the following transport channels: GPRS; SMS.