CLAIMS:

1. A portable PIC input device comprising:
   a card reading component; and
   a touch screen arranged and configured to display a pinpad and enable entry of a PIC by a user;
   wherein the card reading component and the touch screen are integral to the input device.

2. A device according to claim 1 wherein:
   the device comprises a processor arranged and configured to execute an operating system.

3. A device according to claims 1 or 2 wherein the device comprises one or more components configured to enable transmission of the PIC to a destination.

4. A device according to any preceding claim, wherein the device is:
   i) a payment terminal configured for use in a financial transaction process; and/or
   ii) a mobile phone.

5. A device according to any preceding claim wherein the device comprises a housing, and one, some or all of the components are completely or partially provided within the housing.

6. A device according to any preceding claim wherein:
   the device comprises a processor arranged and configured to execute a mobile telephone operating system.

7. A device according to any preceding claim wherein the device comprises mobile phone software and/or hardware.

8. A device according to any preceding claim wherein the device comprises:

i) a camera; and/or

ii) a mobile phone comprising: telecommunications capabilities and a camera.

9. A device according to any preceding claim wherein:
the data is read from a card having a magnetic stripe, smart card chip, and/or RFID chip.

10. A device according to any preceding claim wherein:
the component which is arranged to read the data from the card is a card reader, such as a DIP reader, a contactless smart card reader, or a magnetic card reader.

11. A device according to any preceding claim wherein:
- the device is not configured for compliance with EMV or PCI standards; and/or
- the device is not configured for secure storage of a bank session key.

12. A device according to any preceding claim wherein:
the device is configured for wireless transmission of the PIC and/or other data.

13. A device according to any preceding claim wherein:
the device is configured to receive at least a portion of the card to enable the data to be read from the card.

14. A device according to any preceding claim wherein the device is arranged and configured to:
generate a PIN pad operable within a PIN pad zone of the screen; and
display an image of at least part of a scrambled PIN pad, the image being displayed, at least partially, within the PIN pad zone;
such that the user is able to enter the PIC by operating at least one key of the PIN pad via the image.

15. An authentication system comprising a device as claimed in any preceding claim.

16. A method of manufacturing a handheld PIC input device, the method comprising the steps of:
providing a card reading component; and
providing a touch screen arranged and configured to display a pinpad and enable entry of a PIC by a user;
wherein the touchscreen and the card reading component are provided within or on a housing.

17. A method according to claim 16 and further comprising the step of providing mobile phone software and/or hardware within the housing.

18. A PIC authentication method comprising the steps of:
reading data from a card inserted into a payment terminal;
enabling a user to input a PIC via a screen provided on or in the payment terminal;
sending the PIC and/or data to a destination.

19. An electronic PIC capture device comprising:
- a card-reading component or a connection arrangement to connect the device to a card-reading component, the card reading component being arranged and configured to read data from a card;
- a touch screen arranged and configured to display a PIN pad and read a PIC from the screen upon entry of the PIC by user via the PIN pad.

20 An electronic device according to claim 19 wherein the device is a mobile phone or an EFTPOS terminal.

21. An electronic device according to claim 19 or 20 wherein the device is arranged and configured to display at least two PIN pads, wherein a first PIN pad is superimposed over a second PIN pad such that the second PIN pad is at least partially obscured from view by the user.

22. An electronic device according to claim 21 wherein the device is arranged and configured to construct an encoded version of the user's entered PIC.

23. An electronic device according to claim 21 wherein the position of at least one indicia in the first PIN pad is different from the position of the same indicia in the second PIN pad.

24. An electronic device according to claim 23 wherein when the user presses a key on the first PIN pad the device records the indicia of the key at the corresponding position in the second PIN pad.

25. An electronic device according to any of claims 19 to 24 wherein the device is arranged and configured to further encrypt the encoded PIC.

26. An electronic device according to any of claims 19 to 25 wherein the device is arranged and configured to read data from an integrated circuit card and send this data to a remote server with or without the encoded user's PIC.

27. An electronic device according to any of claims 19 to 26 wherein the device is arranged and configured to form part of an on-line and/or offline financial transaction or payment system.

28. An electronic device according to any of claims 19 to 27 wherein the device does not comprise a bank session key and/or is not configured to receive a bank session key.

CLAIMS:

1. A portable PIC input device comprising:

a card reading component; and

a touch screen arranged and configured to display a pinpad and enable entry of a PIC by a user;

wherein the card reading component and the touch screen are integral to the input device;

and wherein:

the device is arranged and configured to generate a PIN pad operable within a PIN pad zone of the screen; and

display an image of at least part of a scrambled PIN pad, the image being displayed, at least partially, within the PIN pad zone;

such that the user is able to enter the PIC by operating at least one key of the PIN pad via the image.

2. A device according to claim 1 wherein:

the device comprises a processor arranged and configured to execute an operating system.

3. A device according to claims 1 or 2 wherein the device comprises one or more components configured to enable transmission of the PIC to a destination.

4. A device according to any preceding claim, wherein the device is:

i) a payment terminal configured for use in a financial transaction process; and/or

ii) a mobile phone.

5. A device according to any preceding claim wherein the device comprises a housing, and one, some or all of the components are completely or partially provided within the housing.

6. A device according to any preceding claim wherein:
the device comprises a processor arranged and configured to execute a mobile telephone operating system.

7. A device according to any preceding claim wherein the device comprises mobile phone software and/or hardware.

8. A device according to any preceding claim wherein the device comprises:
i) a camera; and/or
ii) a mobile phone comprising: telecommunications capabilities and a camera.

9. A device according to any preceding claim wherein:
the data is read from a card having a magnetic stripe, smart card chip, and/or RFID chip.

10. A device according to any preceding claim wherein:
the component which is arranged to read the data from the card is a card reader, such as a DIP reader, a contactless smart card reader, or a magnetic card reader.

11. A device according to any preceding claim wherein:
- the device is not configured for compliance with EMV or PCI standards; and/or
- the device is not configured for secure storage of a bank session key.

12. A device according to any preceding claim wherein:
the device is configured for wireless transmission of the PIC and/or other data.

13. A device according to any preceding claim wherein:
the device is configured to receive at least a portion of the card to enable the data to be read from the card.

14. An authentication system comprising a device as claimed in any preceding claim.

15. An electronic device comprising:

- a card-reading component or a connection arrangement to connect the device to a card-reading component, the card reading component being arranged and configured to read data from a card;
- a touch screen arranged and configured to display a keypad and read a PIC from the screen upon entry of the PIC by user via the keypad;

wherein:

- i) the device is arranged and configured to display at least two keypads, wherein a first keypad is superimposed over a second keypad such that the second keypad is at least partially obscured from view by the user; and
- ii) the second keypad is an operable keypad which enables a user's input to be received and stored in the device, and the first keypad is an image or representation of a keypad.

16. An electronic device according to claim 15 wherein the device is a mobile phone or an EFTPOS terminal.

17. An electronic device according to claims 15 or 16 wherein the device is arranged and configured to construct an encoded version of the user's entered PIC.

18. An electronic device according to claims 15 or 16 wherein the position of at least one indicia in the first keypad is different from the position of the same indicia in the second keypad.

19. An electronic device according to claim 18 wherein when the user presses a key on the first keypad the device records the indicia of the key at the corresponding position in the second keypad.

20. An electronic device according to any of claims 15 to 19 wherein the device is arranged and configured to further encrypt the encoded PIC.

21. An electronic device according to any of claims 15 to 20 wherein the device is arranged and configured to read data from an integrated circuit card and send this data to a remote server with or without the encoded user's PIC.

22. An electronic device according to any of claims 15 to 21 wherein the device is arranged and configured to form part of an on-line and/or offline financial transaction or payment system.

23. An electronic device according to any of claims 15 to 22 wherein the device does not comprise a bank session key and/or is not configured to receive a bank session key.

24. An electronic device according to any preceding claim wherein the PIC is a sequence of characters and comprises a numeric digit, an alphanumeric character or any other type of symbol.