

Abstract

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

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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 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.

FIGURE 1