THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. A method of making a payment, comprising the steps of:

providing information associated with a payer, the information being provided in a manner so that a payee can access the information,

receiving information about the payment by a payer electronic device associated with the payer, and

giving instructions for making the payment using the electronic device associated with the payer;

wherein the information about the payment includes product information in the form of at least one product identifier of at least one product available from the payee, and the method includes the step of the payer electronic device selecting at least one product identifier, and wherein the payer electronic device is a computing device and the product identifier is in computer recognisable form, the payer electronic device being arranged to recognise and process the product identifier;

wherein the information about the payment further includes payment information including a payment amount for the at least one selected product and a payment identity of the payee;

wherein the payer electronic device is arranged to enable recognition of the payment information and to formulate messages including the payment information and transmit those messages to a transaction processing system;

wherein the step of giving instructions for making the payment includes the step of the payer electronic device providing the payment amount, payment identity of the payee and the selected product identifier to the transaction processing system; the transaction processing system being arranged to access an account of the payer and make payment to the payee for the payment amount, and

the transaction processing system transmitting the product identifier to the payee, wherein the payee receives information about the at least one product paid for by the payer electronic device to enable provision of the product to the payer.

2. A method in accordance with Claim 1, comprising the further step of the transaction processing system transmitting confirmation that payment has been made to the payee.

3. A method in accordance with Claim 1 or Claim, wherein the payer electronic device includes a display, and further comprising the step of the payer electronic device being arranged to display on the display payment information.

4. A method in accordance with any one of the preceding claims, including the further step of the payer electronic device varying the payment amount.

5. A method in accordance with Claim 4, wherein the payer electronic device includes a user input means and the step of varying the payment amount includes the step of the user inputting via the input means a varied payment amount.

6. A method in accordance with any one of the preceding claims, wherein the product information is included in a listing including the at least one product identifier.

7. A method in accordance with Claim 6, wherein the listing includes a plurality of the product identifiers comprising a menu of products provided by the payee, whereby the payer electronic device may select one or more of the products.

8. A method in accordance with any one of the preceding claims, wherein the step of receiving information about the payment by the payer electronic device includes the step of receiving information about the payment from a passive device, wherein the passive device is optionally an optically readable device.

9. A method in accordance with Claim 8, wherein the information about the payment includes instructions for utilising an application to control the payer electronic device to provide instructions for making the payment.

10. A method in accordance with Claim 9, wherein the information about the payment includes location information identifying a location where a payer electronic device can obtain the application for uploading to the payer electronic device.

11. A method in accordance with any one of the preceding claims, wherein the step of receiving information about the payment comprises receiving the information from a payee electronic device associated with the payee.

12. A method in accordance with Claim 11, wherein the information associated with the payer includes payer electronic device information enabling the payee electronic device to communicate with the payer electronic device.

13. A method in accordance with Claim 12, wherein the payer electronic device information is provided by an access device associated with the payer electronic device.

14. A method in accordance with Claim 13, wherein the access device is a smart card.

15. A method in accordance with Claim 13 or Claim 14, wherein the access device is integral with the payer electronic device.

16. A method in accordance with any one of the preceding claims, wherein the instructions for making the payment are transmitted directly from the payer electronic device to the transaction processing system.

17. A method in accordance with any one of the preceding claims, wherein the instructions for making the payment are transmitted to the transaction processing system via a payee electronic device.

18. A method in accordance with any one of the preceding claims, wherein the instructions for making the payment include a confirmation transmitted to a transaction processing system that the payment should proceed.

19. A method in accordance with Claim 18, comprising the step of the confirmation being generated by the payer electronic device.

20. A method in accordance with Claim 19, wherein the payer electronic device includes input means, and the step of generating the confirmation includes the step of requiring user input via the input means to enable the confirmation to be generated.

21. A method in accordance with Claim 20, wherein the step of requiring is implemented by an application provided by the payer electronic device.

22. A method in accordance with Claim 21, wherein the application is implemented within firmware in the payer electronic device.

23. A method in accordance with Claims 20, 21 or 22, wherein the payer electronic device includes a display, and the step of requiring requires the user to acknowledge via the input means information about the payment appearing on the display.

24. A method in accordance with any one of Claims 18 to Claim 23, wherein the confirmation includes encoded information, wherein optionally the encoded information is a digital signature.

25. A method in accordance with any one of the preceding claims, wherein the information associated with the payer includes an account identifier of an account of the payer.

26. A method in accordance with Claim 25, wherein the account identifier is provided by the payer providing a card, such as a credit card.

27. A method in accordance with Claim 26, wherein the account identifier is part of an account number, and wherein the transaction processing system stores the other part of the account number.

28. A method in accordance with Claim 27, wherein the part account number is provided by the payer electronic device in encrypted form.

29. A method in accordance with any one of the preceding claims, wherein the information about the payment includes one or more applications including instructions for controlling the payer electronic device to provide instructions for making the payment.

30. A method in accordance with any one of the preceding claims, wherein the information associated with the payer is a confirmation that payment has occurred.

31. A method in accordance with any one of the preceding claims, wherein the information associated with the payer includes an identity of the payer.

32. A method in accordance with any one of the preceding claims, wherein the step of giving instructions for making the payment include the payer electronic device pre-approving the payment before the payment transaction takes place, by providing pre-approval instructions to the transaction processing system.

33. An apparatus for facilitating a payment transaction from a payer to a payee, comprising

a payer electronic device associated with the payer, the payer electronic device including a payment information receiving means for receiving information about the payment, and payment instructing means for giving instructions for making the payment;

wherein the information about the payment includes product information in the form of at least one product identifier of a product available from the payee, and the payer electronic device is arranged to enable selection of at least one product identifier, and wherein the payer electronic device is a computing device and the product identifier is in computer recognisable form, the payer electronic device being arranged to recognise and process the product identifier; wherein the information about the payment further includes payment information including a payment amount for the at least one selected product;

wherein the payment instructing means is arranged to provide the payment amount, payment identity of the payee and the selected product identifier to a transaction processing system, the transaction processing system being arranged to

access an account of the payer and make payment to the payee for the payment amount, the transaction processing system comprising a transmitting means that transmits the product identifier to the payee, wherein the payee receives information about the product ordered and paid for by the payer electronic device to enable provision of the product to the payer and wherein the payer electronic device is arranged to enable recognition of the information about the payment and to formulate messages including the information about the payment and transmit those messages to the transaction processing system..

34. An apparatus in accordance with Claim 33, wherein the transaction processing system is arranged to transmit confirmation that payment has been made to the payee.

35. An apparatus in accordance with Claim 33 or Claim 34, wherein the payer electronic device includes a display and is arranged to display payment information.

36. An apparatus in accordance with any one of Claims 33 to 35, wherein the payer electronic device includes an input means enabling the user to vary the payment amount.

37. An apparatus in accordance with any one of Claims 33 to 36, wherein the payer electronic device is arranged to upload the product information from a database where the product information is available.

38. An apparatus in accordance with any one of Claims 33 to 37, wherein the payer electronic device includes reading means arranged to read information about the payment from a passive device.

39. An apparatus in accordance with Claim 38, wherein the passive device is an optically readable device and the reading means includes an optical reader.

40. An apparatus in accordance with Claim 39, wherein the optically readable device is a barcode.

41. An apparatus in accordance with any one of Claims 33 to 40, the payer electronic device further including communication means arranged to communicate with a payee electronic device.

42. An apparatus in accordance with Claim 41, wherein the communication means includes means enabling communication via a local wireless network.

43. An apparatus in accordance with Claim 41 or Claim 42, the payer electronic device including an access device arranged to provide information to the payee electronic device to enable communication between the payee electronic device and the payer electronic device, wherein the access device is optionally a smart card.

44. An apparatus in accordance with any one of Claims 41 to 43, wherein the payment instructing means includes transmission means for transmitting the instructions for making the payment to the transaction processing system, the transmission means being arranged to transmit the instructions via the payee electronic device.

45. An apparatus in accordance with any one of Claims 33 to 44, the payment instructing means comprising remote transmission means arranged to transmit the instructions for making the payment to a transaction processing system.

46. An apparatus in accordance with Claim 45, wherein the remote transmission means is a transmitter arranged to transmit the signals via a mobile telephone network.

47. An apparatus in accordance with any one of Claims 33 to 46, wherein the instructions for making the payment include a confirmation transmitted to the transaction processing system that the payment should proceed, and the payment instructing means includes confirmation generation means for generating the confirmation.

48. An apparatus in accordance with Claim 47, wherein the payer electronic device includes input means, and user input via the input means is required for the confirmation generation means to generate the confirmation.

49. An apparatus in accordance with Claim 48, wherein the confirmation generation means is implemented partly or wholly by firm ware.

50. An apparatus in accordance with Claim 48 or Claim 49, wherein the payer electronic device includes a display and the confirmation generation means requires the user to acknowledge via the input means information about the payment appearing on the display, in order for it to generate a confirmation.

51. An apparatus in accordance with Claim 48, 49 or 50, wherein the confirmation generation means is arranged to generate a confirmation in the form of encoded information, wherein optionally, the encoded information is a digital signature.

52. An apparatus in accordance with any one of Claims 33 to 51, the payer electronic device including storage means arranged to store at least one application including instructions for controlling the payment instructing means to give instructions for making the payment.

53. An apparatus in accordance with any one of Claims 33 to 52, wherein the instructions for making the payment include an account identifier, identifying an account of the payer.

54. An apparatus in accordance with Claim 53, wherein the account identifier includes a portion of an account number, and wherein the transaction processing system stores the other portion of the account number.

55. A computer program providing instructions for controlling a computing device to implement a method in accordance with any one of Claims 1 to 32.

56. A computer readable medium providing a computer program in accordance with Claim 55.

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