Claims

1. In a system for access control of commercial facilities in which individually coded credential devices are issued to one or more employees for providing access to said commercial facilities, a method for financial purchase transaction between a merchant and said employee, the method comprising:

providing the merchant with a contactless reader device adapted to discern credential device codes in the credential device operative to provide access to the commercial facilities, wherein the credential device is issued to the employee; and

in response to presentation of the credential device at the merchant reader device for the purposes of a financial purchase transaction:

discerning a credential device code using the merchant reader device, wherein the credential device code provides access to the commercial facilities;

communicating the credential device code, together with details of the financial purchase transaction, to a transaction facilitator;

identifying a credit/debit account corresponding to said employee according to a stored database correlation with the credential device code; and

processing the financial purchase transactions details against the identified credit/debit account in order to authorize the financial purchase transaction.

2. A method according to claim 1 in which the credential device comprises a coil antenna coupled to internal circuitry, and adapted to wirelessly communicate with the merchant reader device when located in the proximity thereof.

3. A method according to claim 1 further comprising recognising from the credential device code an employer of the employee.

4, A method according to claim 1 further including, following said step of discerning the credential device code, verifying that the credential device code is in a predefined format of codes stored on said credential devices.

5. A system for contactless financial purchase transactions for use with a plurality of individually coded credential devices issued to one or more employees for providing access to commercial facilities, the system comprising:

a reader device located at a merchant, the reader device adapted to discern a credential device code when presented in the proximity thereof by said employee for the purposes of a financial purchase transaction, wherein the credential device code also provides access to the commercial facilities;

a transaction facilitator computing apparatus in remote communication with the reader device for receiving the credential device code discerned by the reader device together with financial purchase transaction details provided by the merchant, the transaction facilitator computing apparatus including a database storing correlation information between individual credential device codes and credit/debit account numbers;

wherein the transaction facilitator computing apparatus is adapted to:

communicate with the merchant reader device to obtain a credential device code and corresponding financial purchase transaction details;

translate the credential device code into a credit/debit account number through use of said database; and

communicate the credit/debit account number together with the financial purchase transaction details to a credit/debit account issuer for transaction authorisation.

6. A system according to claim 5 in which the reader device is operative to verify that the credential device code is in a predefined format of codes stored on said credential devices, the reader device transmitting the credential device code to the transaction facilitator computing apparatus only if the verification is positive.

7. A method for enabling a contactless credential device for use in financial transactions, wherein the contactless credential device includes a stored credential device code number to provide access to one or more commercial facilities, the method comprising:

generating a unique identification code for the credential device, wherein the credential device is operative to provide access to the one or more commercial facilities;

registering the credential device code number and unique identification code in a database together with a credit/debit account number;

providing a merchant with a contactless reader device adapted to read the credential device stored code number;

in response to presentation of the credential device at the merchant reader device for the purposes of a financial transaction:

communicating the credential device stored code number read by the reader device, together with financial transaction details, to a transaction facilitator;

retrieving the unique identification code and/or credit/debit account number corresponding to the stored code number from the database; and

communicating the retrieved unique identification code and/or credit/debit account number, together with the financial transaction details, to a credit/debit account issuer for transaction authorisation.

8. A method according to claim 7 in which the credential device is associated with an individual, and the unique identification code is generated using a code associated with an employer of the individual.

9. A method according to claim 7 in which the unique identification code is generated using one or more of:

a Bank Identification Number (BIN) range of a payment card associated with the credit/debit account;

access card manufacturer information; or

an employee access card code number.

10. A transaction facilitator computing apparatus for facilitating contactless financial purchase transactions involving a plurality of individually coded credential devices issued to employees for providing access to commercial facilities;

the transaction facilitator computing device having:

(a) an interface for remote communication with a reader device located at a merchant, the reader device being adapted to discern a credential device code when presented in the proximity thereof by an employee for the purposes of a financial purchase transaction, wherein the credential device code also provides access to the commercial facilities; and

(b) a database storing correlation information between individual credential device codes and credit/debit account numbers;

wherein the transaction facilitator computing apparatus is adapted to:

receive from the reader device the credential device code discerned by the reader device together with financial purchase transaction details provided by the merchant;

translate the credential device code into a credit/debit account number through use of said database; and

communicate the credit/debit account number together with the financial purchase transaction details to a credit/debit account issuer for transaction authorization.

11. A method performed by a transaction facilitator computing device for facilitating contactless financial purchase transactions involving a plurality of individually coded credential devices issued to one or more employees for providing access to commercial facilities;

the transaction facilitator computing device having:

(a) an interface for remote communication with a reader device located at a merchant, the reader device being adapted to discern a credential device code when presented in the proximity thereof by an employee for the purposes of a financial purchase transaction, wherein the credential device code also provides access to the commercial facilities; and

(b) a database storing correlation information between individual credential device codes and credit/debit account numbers;

the method including the steps of the transaction facilitator computing apparatus:

receiving from the reader device the credential device code discerned by the reader device together with financial purchase transaction details provided by the merchant;

translating the credential device code into a credit/debit account number through use of said database; and

communicating the credit/debit account number together with the financial purchase transaction details to a credit/debit account issuer for transaction authorization.

12. A reader device for location a merchant, the reader device being adapted to:

discern, upon the presentation to the proximity of the reader device of one of a plurality of individually coded credential devices issued to employees for providing access to commercial facilities, a corresponding credential device code, wherein the credential device code provides access to the commercial facilities,

verify that the credential device code is in a predefined format of codes stored on said credential devices, and

if the verification is positive, to transmit the credential device code together with financial purchase transaction details, to a remote transaction facilitator computing apparatus for initiating a payment using the credential device code and the financial purchase transaction details.

13. A method performed by a reader device located at a merchant, the method including the reader device:

discerning, upon the presentation to the proximity of the reader device of one of a plurality of individually coded credential devices issued to employees for providing access to commercial facilities, a corresponding credential device code, wherein the credential device code provides access to the commercial facilities,

verifying that the credential device code is in a predefined format of codes stored on said credential devices, and

if the verification is positive, transmitting the credential device code together with financial purchase transaction details, to a remote transaction facilitator computing apparatus for initiating a payment using the credential device code and the financial purchase transaction details.