SUMMARY

[7] According to an aspect, there is provided a writing implement for effecting an electronic transaction via a payment terminal, the writing implement comprising: a communications device comprising a memory for storing a plurality of payment vehicle identifiers associated with a plurality of payment vehicles from which funds can be drawn for effecting the electronic transaction; a payment vehicle selector accessible for contact by a user in allowing the user to select one of the plurality of payment vehicles for effecting the electronic transaction, the payment vehicle selector being on an exterior of the writing implement the payment vehicle selector including a button and a display, the button being of the type selected from a movable button, a depressible button, and a virtual button, wherein, the display is configured to display the plurality of payment vehicles with the button being configured to allow for the user to select one of the plurality of payment vehicles while displayed by the display; and a writing member for producing an authenticating mark to authenticate use of the selected payment vehicle. The communications device is configured to transmit the payment vehicle identifier associated with the selected payment vehicle to the payment terminal.

According to an embodiment, there is provided a writing implement for effecting an electronic transaction via a payment terminal, the writing implement comprising: a communications device comprising a payment vehicle identifier, the payment vehicle identifier being associated with a payment vehicle from which funds can be drawn for effecting the electronic transaction, wherein the communications device is configured to send the payment vehicle identifier to the payment terminal; and a writing member for producing an authenticating mark to authenticate use of the payment vehicle.

[8] According to another embodiment, there is provided a method for effecting an electronic transaction, comprising: producing, in a writing implement as described herein, the authenticating mark; activating the communications device upon production of the authenticating mark; and sending the payment vehicle details from the communications device to the payment terminal.

[9] According to another embodiment, there is provided system for effecting an electronic transaction, comprising: a writing implement as described herein; and a payment terminal configured to receiving the payment vehicle identifier from the communications device of the writing implement.

BRIEF DESCRIPTION OF THE DRAWINGS

[10] Some embodiments will now be described by way of non-limiting example only, with reference to the accompanying drawings in which:

CLAIMS

1. A writing implement for effecting an electronic transaction via a payment terminal, the writing implement comprising:

a communications device comprising a memory for storing a plurality of payment vehicle identifiers associated with a plurality of payment vehicles from which funds can be drawn for effecting the electronic transaction;

a payment vehicle selector accessible for contact by a user in allowing the user to select one of the plurality of payment vehicles for effecting the electronic transaction, the payment vehicle selector being on an exterior of the writing implement the payment vehicle selector including a button and a display, the button being of the type selected from a movable button, a depressible button, and a virtual button, wherein, the display is configured to display the plurality of payment vehicles with the button being configured to allow for the user to select one of the plurality of payment vehicles while displayed by the display; and

a writing member for producing an authenticating mark to authenticate use of the selected payment vehicle,

wherein, the communications device is configured to transmit the payment vehicle identifier associated with the selected payment vehicle to the payment terminal.

2. A writing implement according to claim 1, wherein the communications device comprises one or both of:

a transmitter for wirelessly transmitting the payment vehicle identifier associated with the selected payment vehicle to the payment terminal; and

a near-field communications (NFC) chip.

3. A writing implement according to claim 1, wherein at least one of the plurality of payment vehicles comprises a stored value card.

4. A writing implement according to claim 1, wherein the writing member comprises a nib for producing a signature that is verifiable against a stored signature associated with the selected payment vehicle.

5. A writing implement according to claim 1, further comprising:

at least one movement detector configured to detect movements of the writing implement; and

a movement verification module for determining whether detected movements of the writing implement correspond to the authenticating mark.

6. A writing implement according to claim 5, wherein the communications device transmits the payment vehicle identifier associated with the selected payment vehicle after verification that the detected movements correspond to the authenticating mark.

7. A writing implement according to claim 1, further comprising:

at least one movement detector configured to detect movements of the writing implement corresponding to the authenticating mark; and

a movement transmitter for transmitting detected movements to the payment terminal for verifying whether the detected movements correspond to the authenticating mark.

8. A writing implement according to claim 1, further comprising a memory for storing a threshold transaction value and for sending the threshold transaction value to the payment terminal, the threshold transaction value defining a transaction amount below which no authentication is required for use of the selected payment vehicle.

9. A writing implement according to claim 1, wherein the writing member comprises a writing tip for writing the authenticating mark.

10. A writing implement according to claim 1, wherein the writing member comprises a virtual signature tip for producing the authenticating mark on a signature capture pad on the payment terminal.

11. A writing implement according to claim 10, wherein the communications device is configured to receive, from the payment terminal, a signal comprising the authentication mark produced on the signature capture pad, the writing implement further comprising a mark verification module for:

storing an authentication mark associated with the selected payment vehicle; and

verifying that the authentication mark corresponds to an authentication mark associated with the selected payment vehicle.

12. A writing implement according to claim 11, wherein the communications device is configured to transmit one or both of:

the payment vehicle identifier associated with the selected payment vehicle to the payment terminal upon verification that the authentication mark corresponds to the authentication mark associated with the selected payment vehicle; and

a confirmation signal to the payment terminal, to confirm that the electronic transaction can be effected, upon verification that the authentication mark corresponds to the authentication mark associated with the selected payment vehicle.

13. A writing implement according to claim 1, wherein the writing member comprises a grip, the grip comprising a fingerprint or thumbprint scanner for scanning a fingerprint or thumbprint of a user of the writing implement, wherein the writing implement further comprises:

a memory for storing a fingerprint template or thumbprint template of the user; and

a print verifier for determining if a scanned fingerprint or thumbprint corresponds to the fingerprint template or thumbprint template and the authenticating mark comprises a confirmation from the verifier that the scanned fingerprint or thumbprint corresponds to the fingerprint template or thumbprint template, and

wherein the communications device is configured to transmit the payment vehicle identifier associated with the selected payment vehicle after receipt of the verifier.

14. A writing implement according to claim 1, further comprising a transaction memory for storing transaction details for the electronic transaction after the electronic transaction has been effected.

15. A writing implement according to claim 14, wherein the communications device is configured to receive the transaction details from the payment terminal.