

SUMMARY

[05a] In an aspect, the present disclosure provides a system for verifying a transaction, the system comprising:

a merchant system;

a biomarker server;

a mapping server,

each of the merchant system, biomarker server and mapping server comprising:

a memory device for storing data; and

a processor coupled to the memory device,

the processor of the merchant system being coupled to the corresponding memory device and being configured to:

receive a basket for purchase and a unique code identifying a user; and

read one or more biomarkers from the user;

wherein the memory device of the biomarker server comprises a plurality of stored codes each being associated with one or more stored biomarkers, and the processor of the biomarker server is coupled to the memory device of the biomarker server and is configured to:

identify, from the memory device of the biomarker server one of a stored code corresponding to the unique code and one or more stored biomarkers corresponding to the one or more biomarkers;

compare:

where the stored code is identified, the one or more biomarkers with the one or more stored biomarkers associated with the corresponding stored code; or

where the one or more stored biomarkers is identified, the unique code with the stored code associated with the one or more stored biomarkers, to determine whether there is a match,

wherein the memory of the mapping server comprises the plurality of stored codes and/or the one or more stored biomarkers stored in association with details of a respective payment vehicle, the processor of the mapping server being coupled to the

memory of the mapping server and being configured to identify one of a stored code corresponding to the unique code and one or more stored biomarkers corresponding to the one or more biomarkers to identify the associated payment vehicle,

wherein the system being configured to verify the transaction based on the basket for purchase using the identified associated payment vehicle if there is a match identified by the biomarker server, or decline the transaction if no match is identified by the biomarker server, and

wherein, in response to the transaction having been verified, the processor of the mapping server is configured to transmit the details of the identified associated payment vehicle to an acquirer for processing of the transaction.

[06] In an example, the present disclosure provides a method for making a transaction, comprising:

receiving, at a merchant system:

a basket for purchase; and

a unique code identifying a user;

reading, using the merchant system, one or more biomarkers from the user;

identifying, from a database comprising a plurality of stored codes each being associated with one or more stored biomarkers and a payment vehicle, one of a stored code corresponding to the unique code and one or more stored biomarkers corresponding to the one or more biomarkers;

comparing:

where the store code is identified, the one or more biomarkers with the one or more stored biomarkers associated with the corresponding stored code; or

where the one or more stored biomarkers is identified, the unique code with the stored code associated with the one or more stored biomarkers,

to determine whether there is a match; and

if there is a match, making the transaction using the payment vehicle associated with the corresponding stored code; or

if there is not a match, declining the transaction.

[07] In another example, there is also disclosed herein a system for making a transaction, the system comprising:

a merchant system;

a biomarker server;

a mapping server,
each of the merchant system, biomarker server and mapping server comprising:
 a memory device for storing data; and
 a processor coupled to the memory device,
the processor of the merchant system being coupled to the corresponding memory device and being configured to:
 receive a basket for purchase and a unique code identifying a user; and
 read one or more biomarkers from the user;

CLAIMS

1. A system for verifying a transaction, the system comprising:
 - a merchant system;
 - a biomarker server;
 - a mapping server,
 each of the merchant system, biomarker server and mapping server comprising:
 - a memory device for storing data; and
 - a processor coupled to the memory device,
 the processor of the merchant system being coupled to the corresponding memory device and being configured to:
 - receive a basket for purchase and a unique code identifying a user; and
 - read one or more biomarkers from the user;
 wherein the memory device of the biomarker server comprises a plurality of stored codes each being associated with one or more stored biomarkers, and the processor of the biomarker server is coupled to the memory device of the biomarker server and is configured to:
 - identify, from the memory device of the biomarker server one of a stored code corresponding to the unique code and one or more stored biomarkers corresponding to the one or more biomarkers;
 - compare:
 - where the stored code is identified, the one or more biomarkers with the one or more stored biomarkers associated with the corresponding stored code; or
 - where the one or more stored biomarkers is identified, the unique code with the stored code associated with the one or more stored biomarkers, to determine whether there is a match,
 - wherein the memory of the mapping server comprises the plurality of stored codes and/or the one or more stored biomarkers stored in association with details of a respective payment vehicle, the processor of the mapping server being coupled to the memory of the mapping server and being configured to identify one of a stored code corresponding to the unique code and one or more stored biomarkers corresponding to the one or more biomarkers to identify the associated payment vehicle,

wherein the system being configured to verify the transaction based on the basket for purchase using the identified associated payment vehicle if there is a match identified by the biomarker server, or decline the transaction if no match is identified by the biomarker server, and

wherein, in response to the transaction having been verified, the processor of the mapping server is configured to transmit the details of the identified associated payment vehicle to an acquirer for processing of the transaction.

2. A system according to claim 1, being further configured to identify the stored code by:

 sending the unique code and one or more biomarkers from the merchant system to the acquirer; and

 forwarding the unique code and one or more biomarkers from the acquirer to the biomarker server.

3. A system according to claim 2, being further configured to send a confirmation message from the biomarker server to the acquirer confirming the unique code corresponds to the user, if the biomarker server determines the one or more biomarkers match the one or more stored biomarkers.

4. A system according to claim 1, wherein the one or more biomarkers comprise a fingerprint of the user.

5. A system according to claim 1, wherein the one or more biomarkers comprise an iris of the user.

6. A system according to claim 1, wherein the merchant system comprises a point-of-sale (POS) terminal configured to receive the basket for purchase by scanning a barcode of one or more products using a scanner of the POS terminal.

7. A system according to claim 1, wherein the merchant system comprises a virtual terminal accessed by the user through a mobile device and configured to receive the basket for purchase by receiving an online selection of one or more products.

8. A system according to claim 7, wherein a merchant associated with the merchant system is an aggregator.
9. A system according to claim 7, wherein the mobile device comprises a smartphone configured to receive an online selection of one or more products by receiving selection of one or more products through an interface of the smartphone.