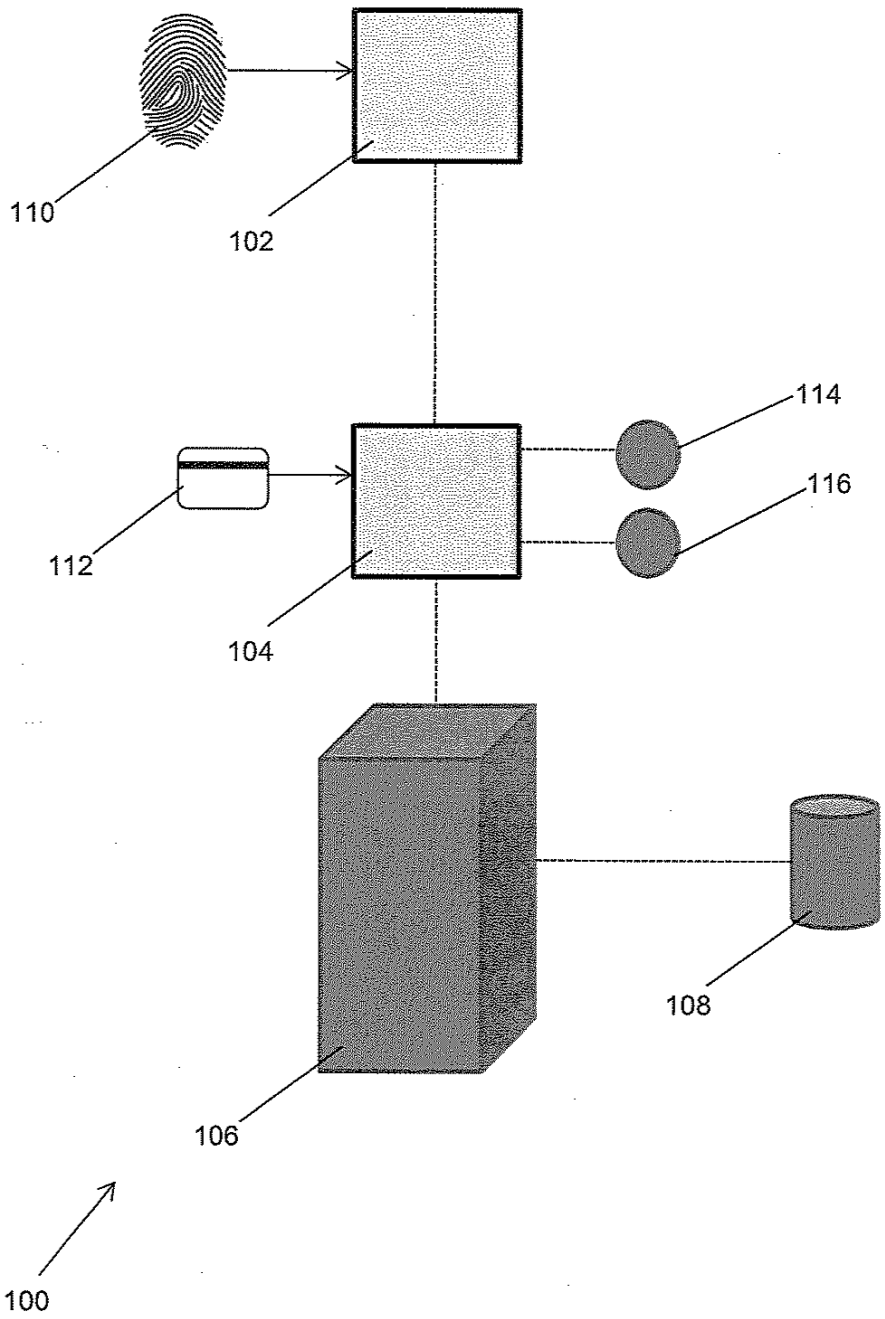

Fig. 1

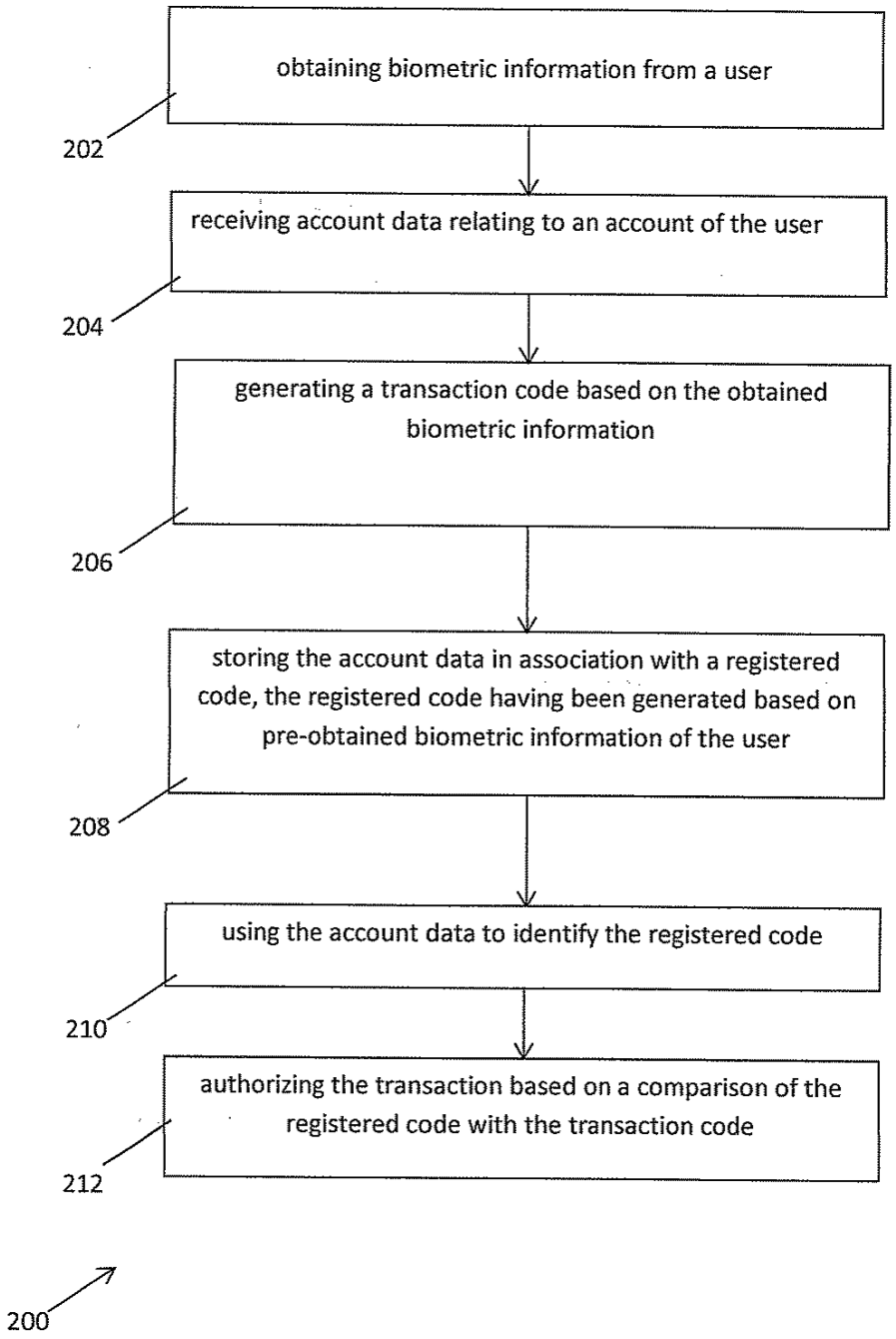
obtaining biometric information from a user
202
receiving account data relating to an account of the user
204
generating a transaction code based on the obtained biometric information
206
storing the account data in association with a registered code, the registered code having been generated based on pre-obtained biometric information of the user
208
using the account data to identify the registered code
210
authorizing the transaction based on a comparison of the registered code with the transaction code
212
200

Fig. 2

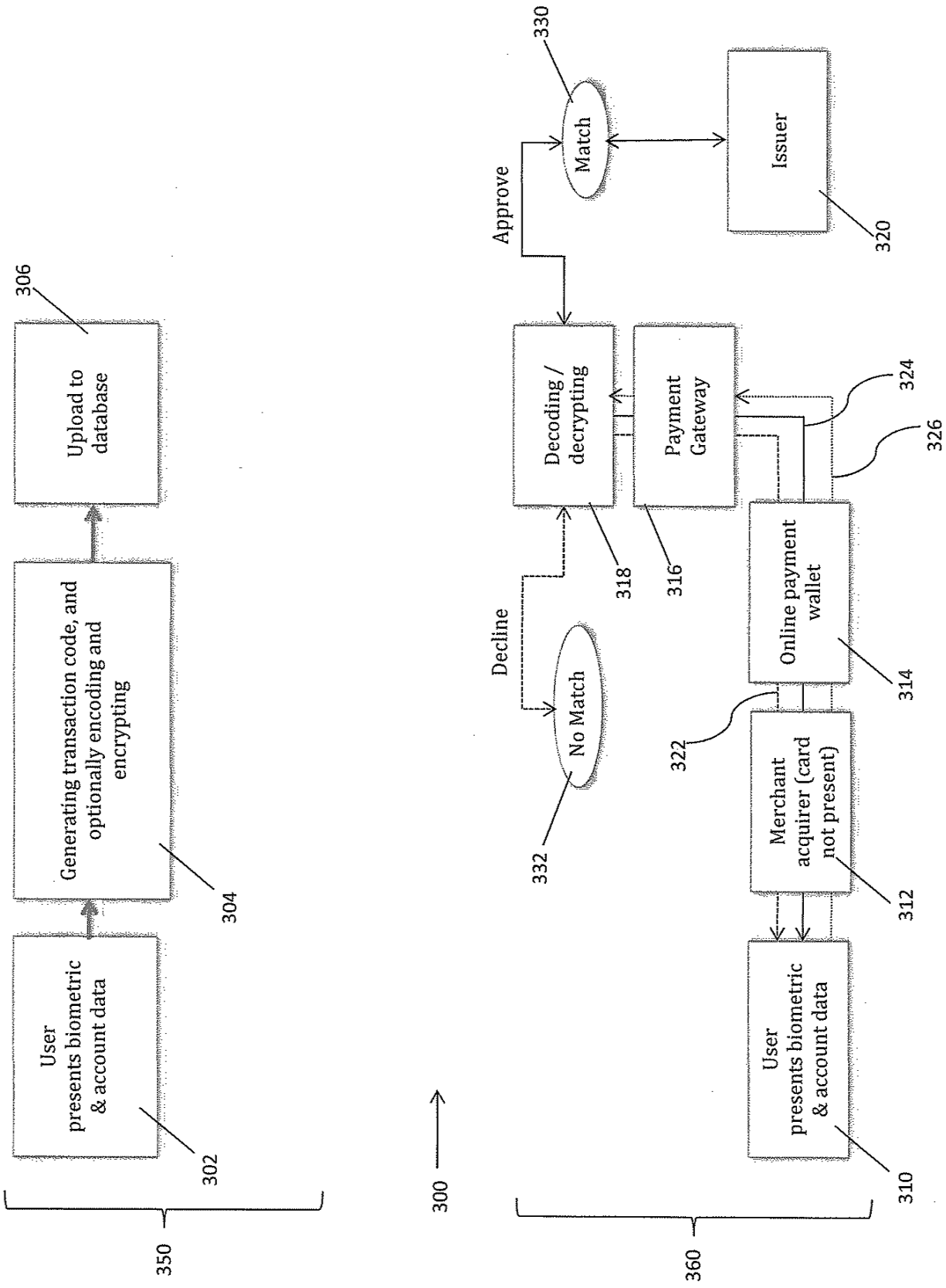
User presents biometric & account data
302
Generating transaction code, and optionally encoding and encrypting
304
Upload to database
306
350
300
User presents biometric & account data
310
Merchant acquirer (card not present)
312
Online payment wallet
314
316
Payment Gateway
318
Decoding / decrypting
Decline
No Match
332
Approve
Match
330
Issuer
320
322
324
326
360

Fig. 3

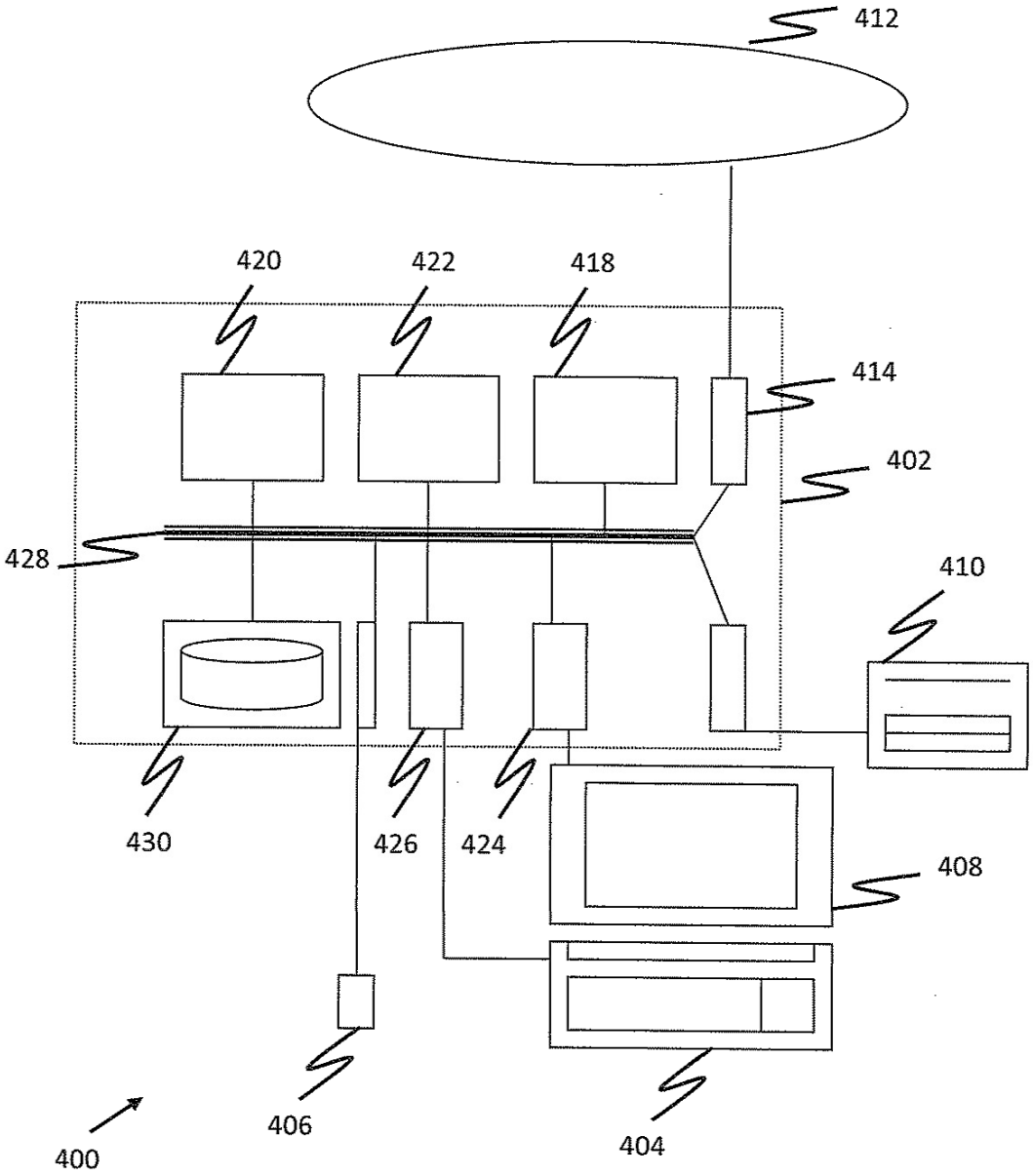

Fig. 4