CLAIMS:

1. A computer-implemented method for verifying authorisation of a transaction, said method comprising the steps of:

receiving a request to process an electronic transaction for a predetermined amount of money, said request comprising data identifying a particular financial instrument;

dividing the predetermined amount into a plurality of charges;

causing said financial instrument to be debited with each of said plurality of charges;

receiving information relating to said plurality of charges from the originator of said request; and

verifying said transaction only if said information is correct.

2. The computer-implemented method of claim 1, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

3. The computer-implemented method of claim 1 or 2, wherein said plurality of charges comprises two charges.

4. The computer-implemented method of claim 1, 2 or 3, wherein said financial instrument comprises a credit card.

5. The computer-implemented method of claim 1, 2 or 3, wherein said financial instrument comprises one of the group of financial instruments consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a direct debit facility; and

a bank account.

6. The computer-implemented method of any one of the preceding claims, wherein said information comprises the amount of each of said plurality of charges.

7. The computer-implemented method of any one of the preceding claims, wherein said information comprises the number of said plurality of charges.

8. A computer system for verifying authorisation of a transaction, said computer system comprising:

a memory for storing data and program instructions; and

at least one processor coupled to said memory, said at least one processor programmed to:

receive a request to process an electronic transaction for a predetermined amount of money, said request comprising data identifying a particular financial instrument;

divide the predetermined amount into a plurality of charges;

cause said financial instrument to be debited with each of said plurality of charges;

receive information relating to said plurality of charges from the originator of said request; and

verify said transaction only if said information is correct.

9. The computer system according to claim 8, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

10. The computer system of claim 8 or 9, wherein said plurality of charges comprises two charges.

11. The computer system of claim 8, 9 or 10, wherein said financial instrument comprises a credit card.

12. The computer system of claim 8, 9 or 10, wherein said financial instrument comprises one of the group of financial instruments consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a direct debit facility; and

a bank account.

13. The computer system of any one of claims 8 to 12, wherein said at least one processor is programmed to confirm the amount of each of said plurality of charges.

14. The computer system of any one of claims 8 to 13, wherein said at least one processor is programmed to confirm the number of said plurality of charges.

15. A computer program product comprising a computer readable medium comprising a computer program recorded therein for verifying authorisation of a transaction, said computer program product comprising:

computer program code means for receiving a request to process an electronic transaction for a predetermined amount of money, said request comprising data identifying a particular financial instrument;

computer program code means for dividing the predetermined amount into a plurality of charges;

computer program code means for causing said financial instrument to be debited with each of said plurality of charges;

computer program code means for receiving information relating to said plurality of charges from the originator of said request; and

computer program code means for verifying said transaction only if said information is correct.

16. The computer program product according to claim 15, further comprising computer program code means for determining said plurality of charges such that the sum of said plurality of charges is equal to said predetermined amount of money.

17. The computer program product according to claim 15 or 16, wherein said plurality of charges comprises two charges.

18. The computer program product according to claim 15, 16 or 17, wherein said financial instrument comprises a credit card.

19. The computer program product according to claim 15, 16 or 17, wherein said financial instrument comprises one of the group of financial instruments consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a direct debit facility; and

a bank account.

20. The computer program product according to any one of claims 15 to 19, wherein said information comprises confirmation of the amount of each of said plurality of charges.

21. The computer program product according to any one of claims 15 to 20, wherein said information comprises confirmation of the number of said charges.

22. The method of any one of claims 1 to 7, comprising the further steps of:

storing said plurality of charges; and

comparing said information received from the originator of said request to said stored plurality of charges to determine whether said information received from the originator of said request is correct.

23. The computer system of any one of claims 8 to 14, wherein said at least one processor is further programmed to:

store said plurality of charges; and

compare said information received from the originator of said request to said stored plurality of charges to determine whether said information received from the originator of said request is correct.

24. The computer program product according to any one of claims 15 to 21, further comprising:

computer program code means for storing said plurality of charges; and

computer program code means for comparing said information received from the originator of said request to said stored plurality of charges to determine whether said information received from the originator of said request is correct.

25. A computer-implemented method for verifying transactions, said method comprising the steps of:

receiving a request to verify an electronic transaction for a predetermined amount of money;

dividing said predetermined amount into a plurality of charges;

providing said plurality of charges to facilitate debiting of said financial instrument with each of said plurality of charges;

receiving information relating to said plurality of charges, said information originating from a user of said financial instrument after said plurality of charges has been debited to said financial instrument; and

verifying said transaction only if said received information is correct.

26. The computer-implemented method of claim 25, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

27. The computer-implemented method of claim 25 or 26, wherein said plurality of charges comprises two charges.

28. The computer-implemented method of claim 25, 26 or 27, wherein said financial instrument comprises one of the group consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a bank account; and

a direct debit account facility.

29. The computer-implemented method of any one of claims 25 to 28, wherein said information relating to said plurality of charges comprises one or more of the group consisting of:

the amount of each of said plurality of charges; and

the number of said plurality of charges.

30. The computer-implemented method of any one of claims 25 to 29, comprising the further steps of:

storing information relating to said plurality of charges; and

comparing said received information to said stored information.

31. The computer-implemented method of any one of claims 25 to 30, wherein the party performing the computer-implemented method is provided with insufficient information to enable identification of said financial instrument.

32. The computer-implemented method of any one of claims 25 to 31, comprising the further step of storing a currency exchange rate associated with said transaction.

33. A computer system for verifying transactions, said computer system comprising:

a memory for storing data and program instructions; and

at least one processor coupled to said memory, said at least one processor programmed to:

receive a request to verify an electronic transaction for a predetermined amount of money;

divide said predetermined amount into a plurality of charges;

provide said plurality of charges to facilitate debiting of said financial instrument with each of said plurality of charges;

receive information relating to said plurality of charges, said information originating from a user of said financial instrument after said plurality of charges has been debited to said financial instrument; and

verify said transaction only if said received information is correct.

34. The computer system of claim 33, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

35. The computer system of claim 33 or 34, wherein said plurality of charges comprises two charges.

36. The computer system of claim 33, 34 or 35, wherein said financial instrument comprises one of the group consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a bank account; and

a direct debit account facility.

37. The computer system of any one of claims 33 to 36, wherein said information relating to said plurality of charges comprises one or more of the group consisting of:

the amount of each of said plurality of charges; and

the number of said plurality of charges.

38. The computer system of any one of claims 33 to 37, wherein said at least one processor is further programmed to:

store information relating to said plurality of charges; and

compare said received information to said stored information.

39. The computer system of any one of claims 33 to 38, wherein the party performing the computer-implemented method is provided with insufficient information to enable identification of said financial instrument.

40. The computer system of any one of claims 33 to 39, wherein said at least one processor is further programmed to store a currency exchange rate associated with said transaction.

41. A computer program product comprising a computer readable medium comprising a computer program recorded therein for verifying transactions, said computer program product comprising:

computer program code means for receiving a request to verify an electronic transaction for a predetermined amount of money;

computer program code means for dividing said predetermined amount into a plurality of charges;

computer program code means for providing said plurality of charges to facilitate debiting of said financial instrument with each of said plurality of charges;

computer program code means for receiving information relating to said plurality of charges, said information originating from a user of said financial instrument after said plurality of charges has been debited to said financial instrument; and

computer program code means for verifying said transaction only if said received information is correct.

42. The computer program product of claim 41, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

43. The computer program product of claim 41 or 42, wherein said plurality of charges comprises two charges.

44. The computer program product of claim 41, 42 or 43, wherein said financial instrument comprises one of the group consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a bank account; and

a direct debit account facility.

45. The computer program product of any one of claims 41 to 44, wherein said information relating to said plurality of charges comprises one or more of the group consisting of:

the amount of each of said plurality of charges; and

the number of said plurality of charges.

46. The computer program product of any one of claims 41 to 45, further comprising:

computer program code means for storing information relating to said plurality of charges; and

computer program code means for comparing said received information to said stored information.

47. The computer program product of any one of claims 41 to 46, wherein the party performing the computer-implemented method is provided with insufficient information to enable identification of said financial instrument.

48. The computer program product of any one of claims 41 to 47, further comprising computer program code means for storing a currency exchange rate associated with said transaction.

49. The computer-implemented method of any one of claims 1 to 7, 22, and 25 to 32, wherein said received information comprises a plurality of values each modified by a single currency exchange rate, and said method comprises the further steps of:

converting each of said plurality of charges to a respective charge ratio by dividing each of said plurality of charges by the predetermined amount;

storing each of said charge ratios;

converting each of said received plurality of values to a respective value ratio by dividing each of said plurality of values by the sum of said plurality of values;

comparing each of said value ratios to said stored charge ratios; and

verifying said transaction if each of said value ratios matches a respective stored charge ratio within a predefined margin of error.

50. The computer system of any one of claims 8 to 14, 23, and 33 to 40, wherein said received information comprises a plurality of values each modified by a single currency exchange rate, and said at least one processor is further programmed to:

convert each of said plurality of charges to a respective charge ratio by dividing each of said plurality of charges by the predetermined amount;

store each of said charge ratios;

convert each of said received plurality of values to a respective value ratio by dividing each of said plurality of values by the sum of said plurality of values;

compare each of said value ratios to said stored charge ratios; and

verify said transaction if each of said value ratios matches a respective stored charge ratio within a predefined margin of error.

51. The computer program product according to any one of claims 15 to 21, 24, and 41 to 48, wherein said received information comprises a plurality of values each modified by a single currency exchange rate, and said computer program product further comprises:

computer program code means for converting each of said plurality of charges to a respective charge ratio by dividing each of said plurality of charges by the predetermined amount;

computer program code means for storing each of said charge ratios;

computer program code means for converting each of said received plurality of values to a respective value ratio by dividing each of said plurality of values by the sum of said plurality of values;

computer program code means for comparing each of said value ratios to said stored charge ratios; and

computer program code means for verifying said transaction if each of said value ratios matches a respective stored charge ratio within a predefined margin of error.

52. A computer-implemented method of any one of claims 1 to 7, 22, 25 to 32 and 49, wherein verifying comprises verifying an electronic signature associated with a contract or record associated with said transaction.

53. A computer implemented method of any one of claims 1 to 7, 22, 25 to 32 and 49, wherein verifying said information comprises the amount of each of said plurality of charges that represent one time keys.

54. A computer-implemented method of any one of claims 1 to 7, 22, 25 to 32 and 49, wherein the method is applied to individual transactions.

CLAIMS:

1. A computer-implemented method for verifying authorisation of a transaction, said method comprising the steps of:

receiving a request to process an electronic transaction for a predetermined amount of money, said request comprising data identifying a particular financial instrument;

dividing the predetermined amount into a plurality of charges;

causing said financial instrument to be debited with each of said plurality of charges;

receiving information relating to said plurality of charges from the originator of said request; and

verifying said transaction only if said information is correct.

2. The computer-implemented method of claim 1, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

3. The computer-implemented method of claim 1, wherein said plurality of charges comprises two charges.

4. The computer-implemented method of claim 1, wherein said financial instrument comprises a credit card.

5. The computer-implemented method of claim 1, wherein said financial instrument comprises one of the group of financial instruments consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a direct debit facility; and

a bank account..

6. The computer-implemented method of claim 1, wherein said information comprises the amount of each of said plurality of charges.

7. The computer-implemented method of claim 1, wherein said information comprises the number of said plurality of charges.

8. A computer system for verifying authorisation of a transaction, said computer system comprising:

a memory for storing data and program instructions; and

at least one processor coupled to said memory, said at least one processor programmed to:

receive a request to process an electronic transaction for a predetermined amount of money, said request comprising data identifying a particular financial instrument;

divide the predetermined amount into a plurality of charges;

cause said financial instrument to be debited with each of said plurality of charges;

receive information relating to said plurality of charges from the originator of said request; and

verify said transaction only if said information is correct.

9. The computer system according to claim 8, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

10. The computer system of claim 8, wherein said plurality of charges comprises two charges.

11. The computer system of claim 8, wherein said financial instrument comprises a credit card.

12. The computer system of claim 8, wherein said financial instrument comprises one of the group of financial instruments consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a direct debit facility; and

a bank account..

13. The computer system of claim 8, wherein said at least one processor is programmed to confirm the amount of each of said plurality of charges.

14. The computer system of claim 8, wherein said at least one processor is programmed to confirm the number of said plurality of charges.

15. A computer program product comprising a computer readable medium comprising a computer program recorded therein for verifying authorisation of a transaction, said computer program product comprising:

computer program code means for receiving a request to process an electronic transaction for a predetermined amount of money, said request comprising data identifying a particular financial instrument;

computer program code means for dividing the predetermined amount into a plurality of charges;

computer program code means for causing said financial instrument to be debited with each of said plurality of charges;

computer program code means for receiving information relating to said plurality of charges from the originator of said request; and

computer program code means for verifying said transaction only if said information is correct.

16. The computer program product according to claim 15, further comprising computer program code means for determining said plurality of charges such that the sum of said plurality of charges is equal to said predetermined amount of money.

17. The computer program product according to claim 15, wherein said plurality of charges comprises two charges.

18. The computer program product according to claim 15, wherein said financial instrument comprises a credit card.

19. The computer program product according to claim 15, wherein said financial instrument comprises one of the group of financial instruments consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a direct debit facility; and

a bank account..

20. The computer program product according to claim 15, wherein said information comprises confirmation of the amount of each of said plurality of charges.

21. The computer program product according to claim 15, wherein said information comprises confirmation of the number of said charges.

22. The method of claim 1, comprising the further steps of:

storing said plurality of charges; and

comparing said information received from the originator of said request to said stored plurality of charges to determine whether said information received from the originator of said request is correct.

23. The computer system of claim 8, wherein said at least one processor is further programmed to:

store said plurality of charges; and

compare said information received from the originator of said request to said stored plurality of charges to determine whether said information received from the originator of said request is correct.

24. The computer program product according to claim 15, further comprising:

computer program code means for storing said plurality of charges; and

computer program code means for comparing said information received from the originator of said request to said stored plurality of charges to determine whether said information received from the originator of said request is correct.

25. A computer-implemented method for verifying transactions, said method comprising the steps of:

receiving a request to verify an electronic transaction for a predetermined amount of money;

dividing said predetermined amount into a plurality of charges;

providing said plurality of charges to facilitate debiting of said financial instrument with each of said plurality of charges;

receiving information relating to said plurality of charges, said information originating from a user of said financial instrument after said plurality of charges has been debited to said financial instrument; and

verifying said transaction only if said received information is correct.

26. The computer-implemented method of claim 25, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

27. The computer-implemented method of claim 25, wherein said plurality of charges comprises two charges.

28. The computer-implemented method of claim 25, wherein said financial instrument comprises one of the group consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a bank account; and

a direct debit account facility.

29. The computer-implemented method of claim 25, wherein said information relating to said plurality of charges comprises one or more of the group consisting of:

the amount of each of said plurality of charges; and

the number of said plurality of charges.

30. The computer-implemented method of claim 25, comprising the further steps of:

storing information relating to said plurality of charges; and

comparing said received information to said stored information.

31. The computer-implemented method of claim 25, wherein the party performing the computer-implemented method is provided with insufficient information to enable identification of said financial instrument.

32. The computer-implemented method of claim 25, comprising the further step of storing a currency exchange rate associated with said transaction.

33. A computer system for verifying transactions, said computer system comprising:

a memory for storing data and program instructions; and

at least one processor coupled to said memory, said at least one processor programmed to:

receive a request to verify an electronic transaction for a predetermined amount of money;

divide said predetermined amount into a plurality of charges;

provide said plurality of charges to facilitate debiting of said financial instrument with each of said plurality of charges;

receive information relating to said plurality of charges, said information originating from a user of said financial instrument after said plurality of charges has been debited to said financial instrument; and

verify said transaction only if said received information is correct.

34. The computer system of claim 33, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

35. The computer system of claim 33, wherein said plurality of charges comprises two charges.

36. The computer system of claim 33, wherein said financial instrument comprises one of the group consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a bank account; and

a direct debit account facility.

37. The computer system of claim 33, wherein said information relating to said plurality of charges comprises one or more of the group consisting of:

the amount of each of said plurality of charges; and

the number of said plurality of charges.

38. The computer system of claim 33, wherein said at least one processor is further programmed to:

store information relating to said plurality of charges; and

compare said received information to said stored information.

39. The computer system of claim 33, wherein the party performing the computer-implemented method is provided with insufficient information to enable identification of said financial instrument.

40. The computer system of claim 33, wherein said at least one processor is further programmed to store a currency exchange rate associated with said transaction.

41. A computer program product comprising a computer readable medium comprising a computer program recorded therein for verifying transactions, said computer program product comprising:

computer program code means for receiving a request to verify an electronic transaction for a predetermined amount of money;

computer program code means for dividing said predetermined amount into a plurality of charges;

computer program code means for providing said plurality of charges to facilitate debiting of said financial instrument with each of said plurality of charges;

computer program code means for receiving information relating to said plurality of charges, said information originating from a user of said financial instrument after said plurality of charges has been debited to said financial instrument; and

computer program code means for verifying said transaction only if said received information is correct.

42. The computer program product of claim 41, wherein the sum of said plurality of charges is equal to said predetermined amount of money.

43. The computer program product of claim 41, wherein said plurality of charges comprises two charges.

44. The computer program product of claim 41, wherein said financial instrument comprises one of the group consisting of:

a credit card;

a debit card;

a charge card;

a store card;

a bank account; and

a direct debit account facility.

45. The computer program product of claim 41, wherein said information relating to said plurality of charges comprises one or more of the group consisting of:

the amount of each of said plurality of charges; and

the number of said plurality of charges.

46. The computer program product of claim 41, further comprising:

computer program code means for storing information relating to said plurality of charges; and

computer program code means for comparing said received information to said stored information.

47. The computer program product of claim 41, wherein the party performing the computer-implemented method is provided with insufficient information to enable identification of said financial instrument.

48. The computer program product of claim 41, further comprising computer program code means for storing a currency exchange rate associated with said transaction.

49. The computer-implemented method of claim 1 or claim 25, wherein said received information comprises a plurality of values each modified by a single currency exchange rate, and said method comprises the further steps of:

converting each of said plurality of charges to a respective charge ratio by dividing each of said plurality of charges by the predetermined amount;

storing each of said charge ratios;

converting each of said received plurality of values to a respective value ratio by dividing each of said plurality of values by the sum of said plurality of values;

comparing each of said value ratios to said stored charge ratios; and

verifying said transaction if each of said value ratios matches a respective stored charge ratio within a predefined margin of error.

50. The computer system of claim 8 or claim 33, wherein said received information comprises a plurality of values each modified by a single currency exchange rate, and said at least one processor is further programmed to:

convert each of said plurality of charges to a respective charge ratio by dividing each of said plurality of charges by the predetermined amount;

store each of said charge ratios;

convert each of said received plurality of values to a respective value ratio by dividing each of said plurality of values by the sum of said plurality of values;

compare each of said value ratios to said stored charge ratios; and

verify said transaction if each of said value ratios matches a respective stored charge ratio within a predefined margin of error.

51. The computer program product according to claim 15 or claim 41, wherein said received information comprises a plurality of values each modified by a single currency exchange rate, and said computer program product further comprises:

computer program code means for converting each of said plurality of charges to a respective charge ratio by dividing each of said plurality of charges by the predetermined amount;

computer program code means for storing each of said charge ratios;

computer program code means for converting each of said received plurality of values to a respective value ratio by dividing each of said plurality of values by the sum of said plurality of values;

computer program code means for comparing each of said value ratios to said stored charge ratios; and

computer program code means for verifying said transaction if each of said value ratios matches a respective stored charge ratio within a predefined margin of error.