

Claims

1. A method of performing a transaction, the method comprising:
authenticating a payment account; and
5 establishing account holder verification by:
detecting a predetermined biometric input from the account holder
to establish the presence of the account holder at a point of sale; and
detecting an ancillary predetermined user input from the account
holder to establish the account holder's consent to the transaction; and
10 determining whether a payment device associated with the payment
account is within a predetermined area, and only requiring detection of an
ancillary predetermined user input if the device is not within such a
predetermined area.
- 15 2. The method according to claim 1, wherein detecting the predetermined
biometric input comprises one or more of: fingerprint recognition, voice
recognition, facial recognition, vein pattern recognition, retinal scanning, and gait
analysis.
- 20 3. The method according to claim 1 or claim 2, wherein detecting the
ancillary predetermined user input comprises one or more of: detecting a
particular combination of fingers on a scanner, detecting a particular phrase or
pattern of phonemes, detecting a particular gesture, detecting a particular facial
expression, keypad input of a PIN, electronic capture of the user's signature,
25 detecting a pairing between a payment device associated with the payment
account and a terminal at the point of sale, and detecting pre-registered consent
to particular transactions.
4. The method according to any preceding claim, wherein detecting the
30 predetermined biometric input and detecting the ancillary predetermined user
input are carried out in a single combined step.
5. The method according to any preceding claim, wherein authenticating the
payment account comprises: