CLAIMS

1. An interface for controlling the transfer of electronic messages between a financial institution and a transaction processing system for processing the messages, wherein the financial institution is connected to the transaction processing system via a data communications network, the interface comprising communication circuitry operable to receive an electronic message issued by the financial institution; and processing circuitry operable to determine whether the format of the electronic message conforms to a predetermined standard necessary for processing of the electronic message; and in the event that the format of the electronic message does conform to the predetermined standard, the communication circuitry is further operable to transmit the electronic message over the network for storage in a message queue unit associated with the transaction processing system for subsequent processing of the electronic message in the predetermined standard format by a switch of the transaction processing system; and in the event that the format of the electronic message does not conform to the predetermined standard, the communication circuitry is operable to return the electronic message to the financial institution.

2. An interface according to claim 1, wherein the processing circuitry is operable to apply a digital signature to the electronic message when the format of the electronic message conforms to the predetermined standard, and the communication circuitry is operable to transmit the signed electronic message to the message queue unit.

3. An interface according to either claim 1 or 2, wherein the processing circuitry is operable to add routing information to the electronic message, the routing information identifying a switch site comprising one or more electronic switches within the transaction processing system to which the electronic message should be directed.

4. An interface according to any one of claims 1, 2 or 3, wherein the electronic message is a transaction request.

5. An electronic system comprising the interface according to any one of claims 1 to 4 in communication with the transaction processing system.

6. A method of controlling the transfer of electronic messages between a financial institution and a transaction processing system for processing the messages, wherein the financial institution is connected to the transaction processing system via a data communications network, the method comprising receiving an electronic message issued by the financial institution; determining whether the format of the electronic message conforms to a predetermined standard necessary for processing of the electronic message; and in the event that the format of the electronic message does conform to the predetermined standard, the method comprises transmitting the electronic message over the network for storage in a message queue unit associated with the transaction processing system for subsequent processing of the

electronic message in the predetermined standard format by a switch of the transaction processing system; and in the event that the format of

the electronic message does not conform to the predetermined standard, the method comprises returning the electronic message to the financial institution.

7. A method according to claim 6, comprising applying a digital signature to the electronic message when the format of the electronic message conforms to the predetermined standard, and transmitting the signed electronic message to the message queue unit.

8. A method according to either claim 6 or 7, comprising adding routing information to the electronic message, the routing information identifying a switch site comprising one or more electronic switches within the transaction processing system to which the electronic message should be directed.

9. A method according to any one of claims 6, 7 or 8, wherein the electronic message is a transaction request.

10. A computer program product comprising a storage medium upon which computer readable code is stored, the computer readable code, when loaded onto a computer, configuring the computer to perform a method according to any one of claims 6 to 9.