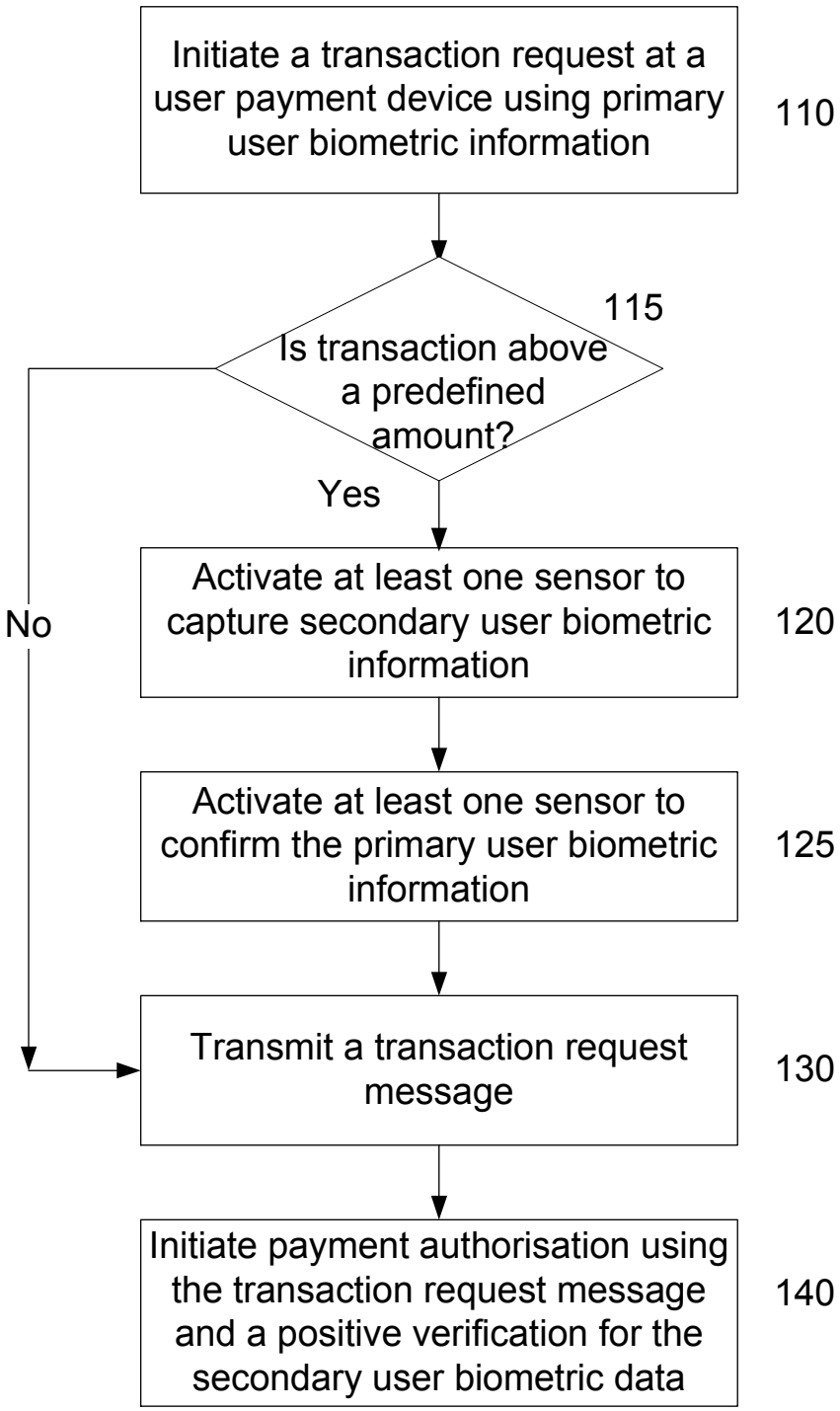
Initiate a transaction request at a user payment device using primary user biometric information
110
115
Is transaction above a predefined amount?
Yes
No
Activate at least one sensor to capture secondary user biometric information
120
Activate at least one sensor to confirm the primary user biometric information
125
Transmit a transaction request message
130
Initiate payment authorisation using the transaction request message and a positive verification for the secondary user biometric data
140

Fig. 1

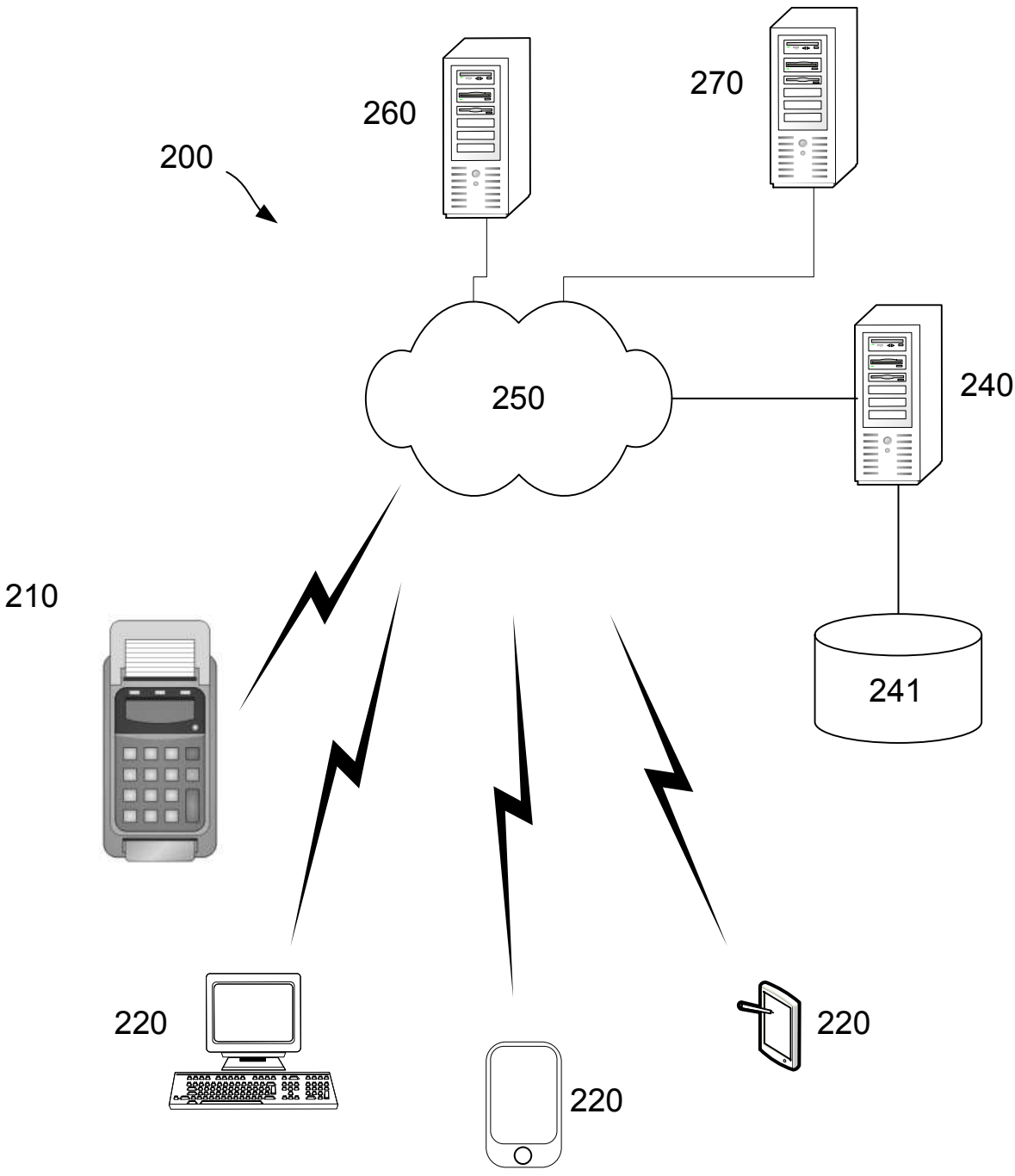

Fig. 2

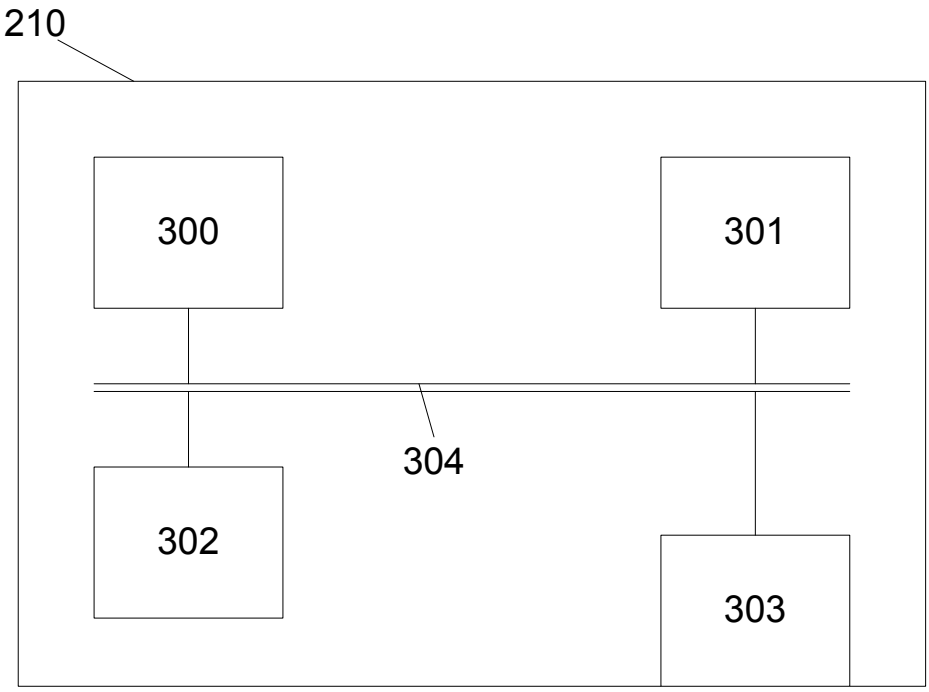

Fig. 3

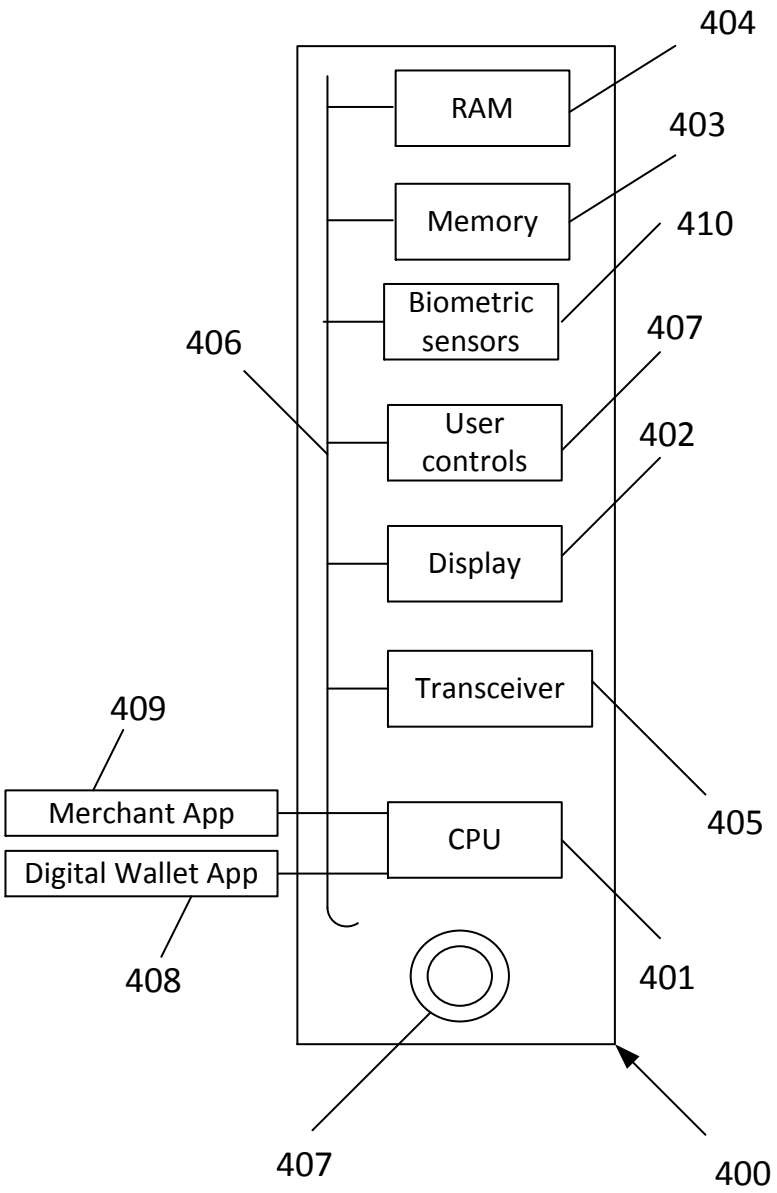
404
RAM
403
Memory
410
Biometric sensors
406
407
User controls
402
Display
Transceiver
409
405
Merchant App
Digital Wallet App
CPU
408
401
407
400

Fig.4

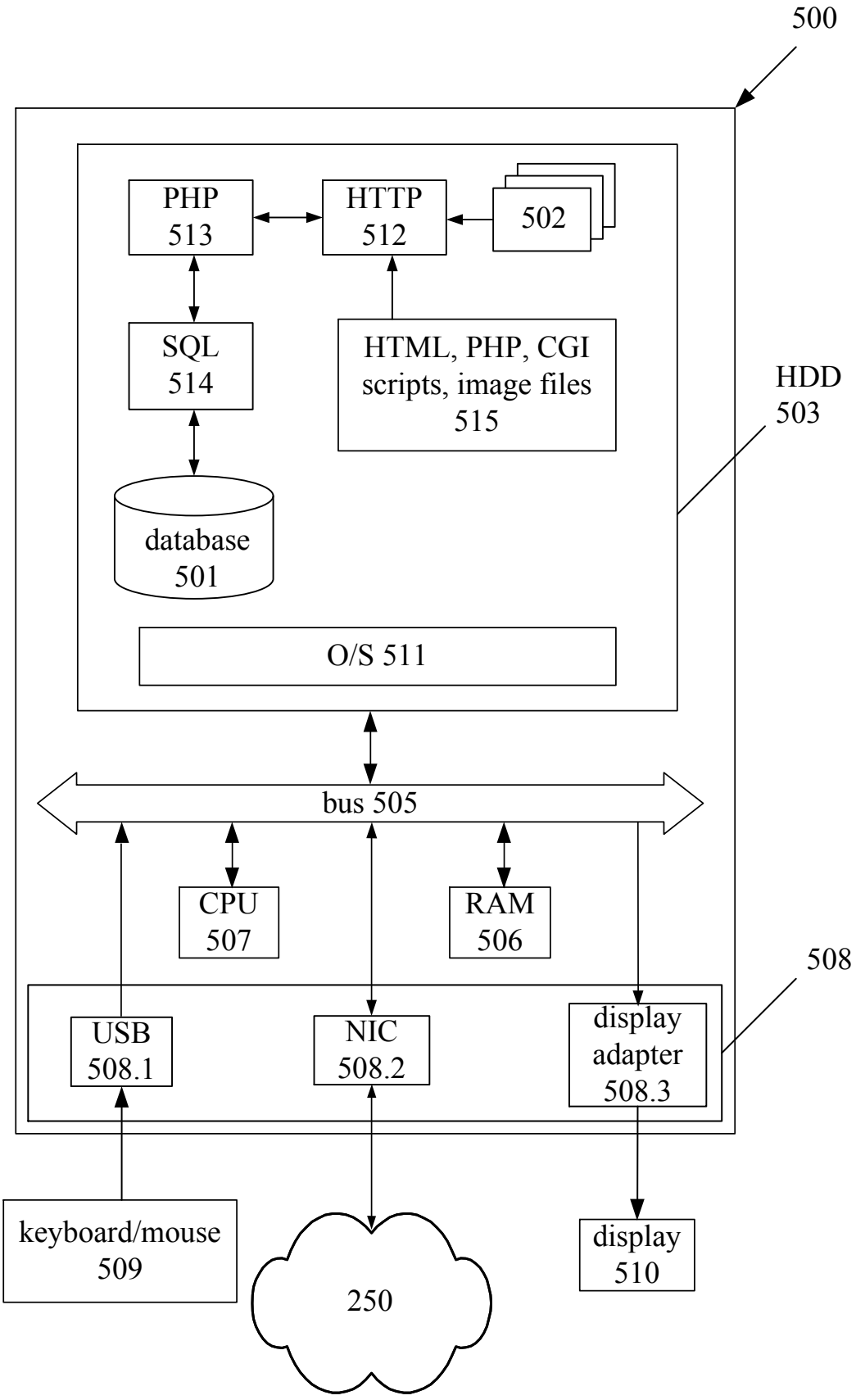
500
PHP
513
HTTP
512
502
SQL
514
HTML, PHP, CGI
scripts, image files
515
HDD
503
database
501
O/S 511
bus 505
CPU
507
RAM
506
508
USB
508.1
NIC
508.2
display
adapter
508.3
keyboard/mouse
509
250
display
510

Fig. 5

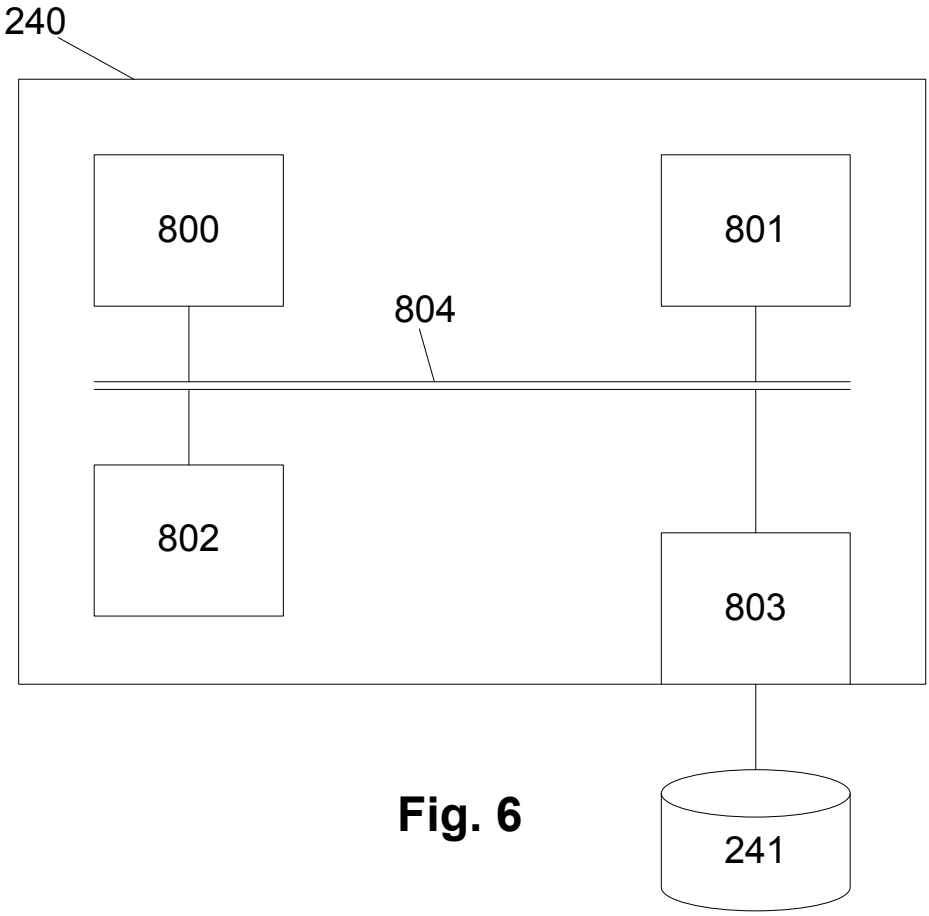

Fig. 6

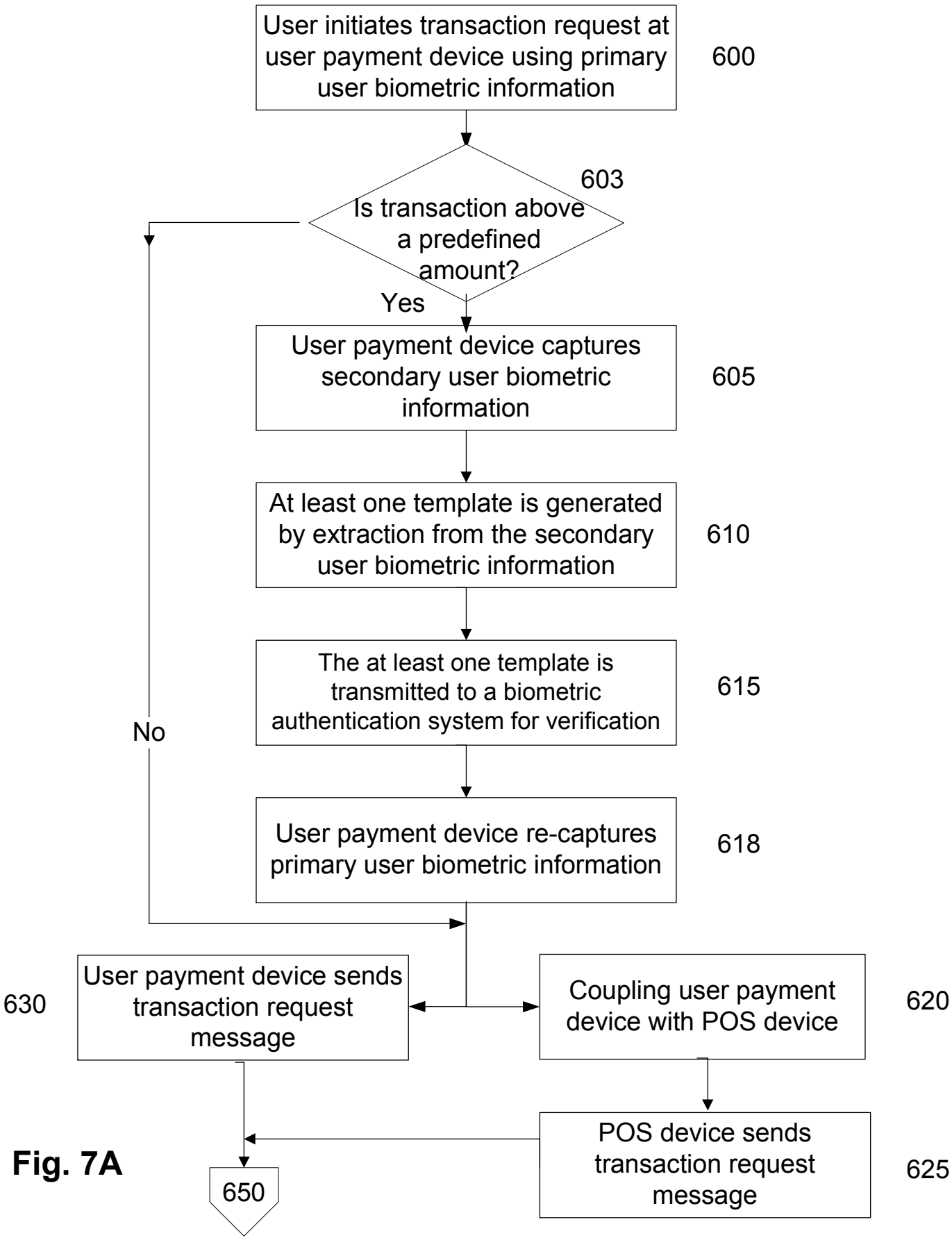
User initiates transaction request at user payment device using primary user biometric information
600
603
Is transaction above a predefined amount?
Yes
No
User payment device captures secondary user biometric information
605
At least one template is generated by extraction from the secondary user biometric information
610
The at least one template is transmitted to a biometric authentication system for verification
615
User payment device re-captures primary user biometric information
618
630
User payment device sends transaction request message
Coupling user payment device with POS device
620
POS device sends transaction request message
625
650

Fig. 7A

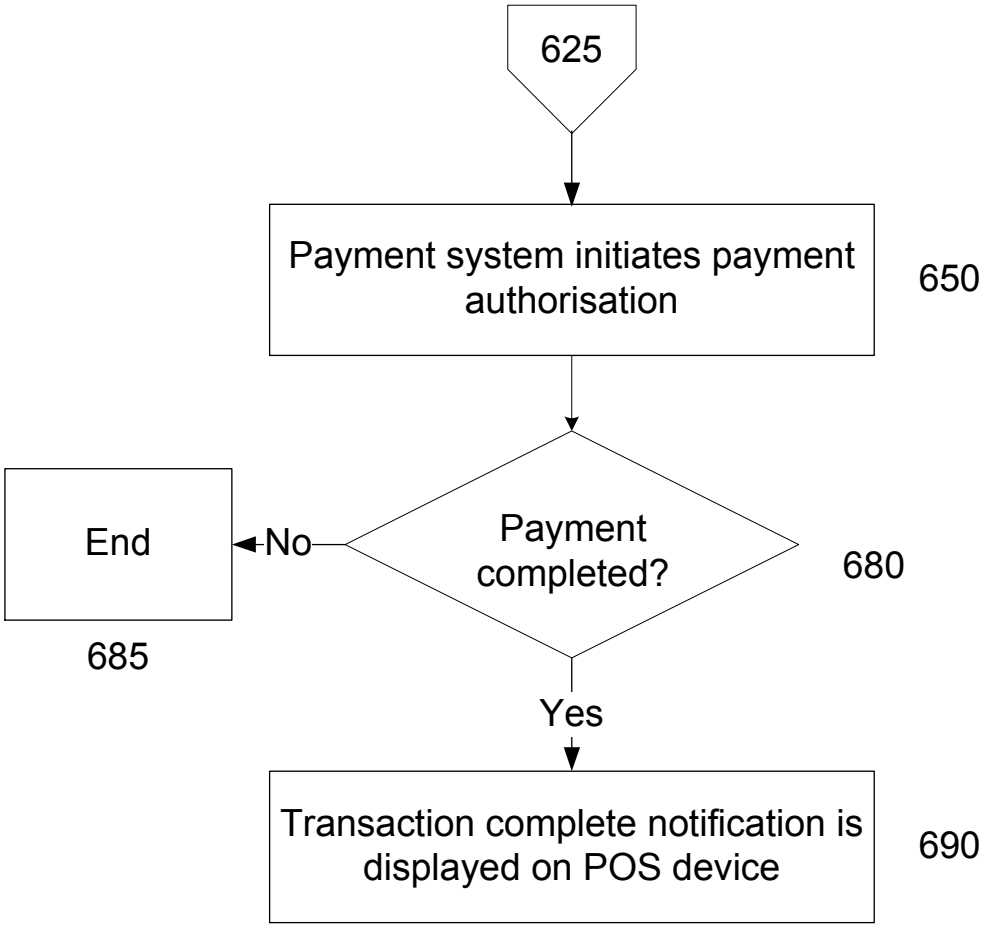
625
Payment system initiates payment authorisation
650
Payment completed?
680
No
End
685
Yes
Transaction complete notification is displayed on POS device
690

Fig. 7B

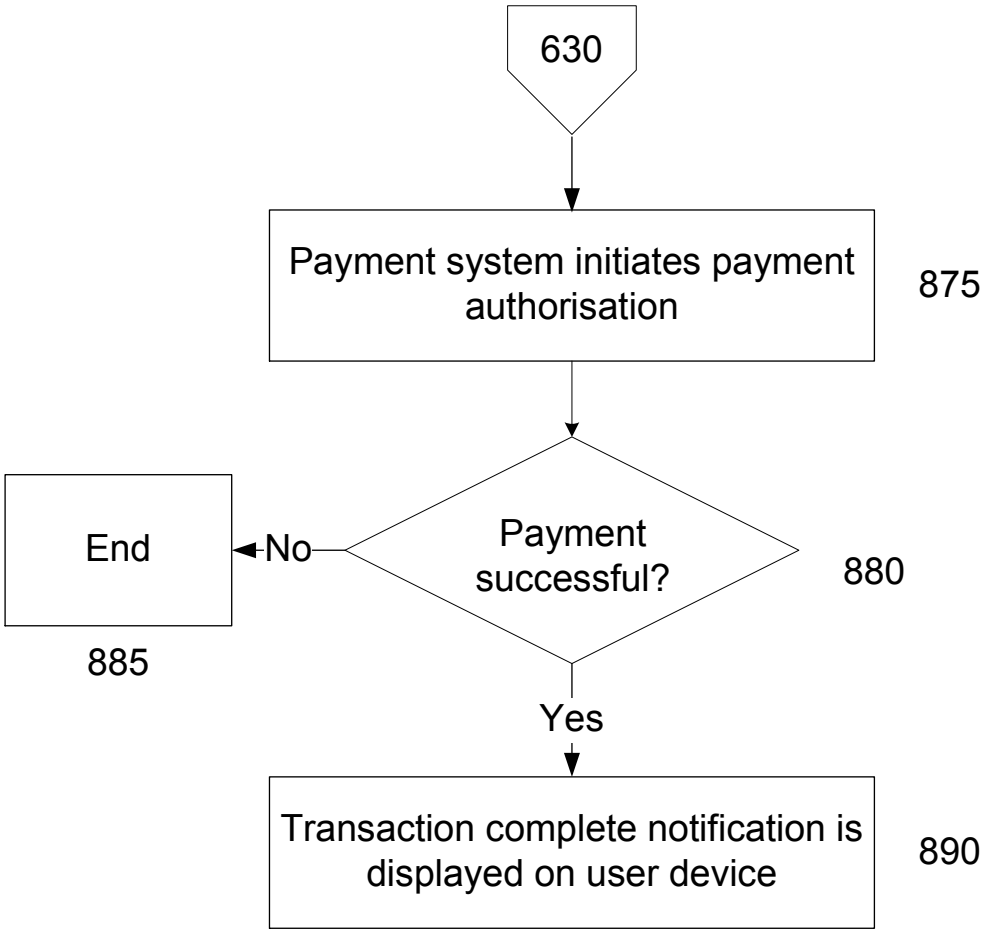
630
Payment system initiates payment authorisation
875
Payment successful?
880
No
End
885
Yes
Transaction complete notification is displayed on user device
890

Fig. 7C