Claims

~~1. A method in an automated teller machine of processing a transaction, the method comprising~~

~~receiving inputs indicating an account identifier and a unique personal identifier of a customer;~~

~~sensing biometric data of the customer using a biometric sensor;~~

~~receiving a transaction indication indicating a transaction; and~~

~~generating a transaction authorization request, the transaction authorization request comprising the account identifier, the unique personal identifier of the customer, the biometric data of the customer and the transaction indication.~~

~~2. A method according to claim 1, wherein receiving inputs indicating an account identifier and a unique personal identifier of a customer comprises scanning a machine readable code with a scanner, the machine readable code indicating the account identifier and the unique personal identifier of the customer.~~

~~3. A method according to claim 2, wherein the machine readable code is an optical code.~~

~~4. A method according to clam 3, wherein the optical code is a QR code.~~

~~5. A method according to any preceding claim, further comprising receiving a user selection of a unique personal identifier authenticated transaction.~~

~~6. A method according to any preceding claim wherein the unique personal identifier is an identification number.~~

~~7. A method according to claim 6 wherein the identification number is an AADHAR number.~~

~~8. A method according to any preceding claim wherein the transaction authorization request is formatted according to the ISO 8583 standard.~~

~~9. A method according to claim 8 wherein the biometric data of the customer is included in data element 63 of the transaction authorization request.~~

~~10. A computer readable medium carrying computer executable instructions which when executed on a processor cause the processor to carry out a method according to any one of claim 1 to 9.~~

~~1~~1. A method, implemented using ~~in~~ a server, ~~of~~ for authorizing an automated teller machine transaction, the method comprising:

receiving, at the server, a transaction authorization request, wherein the transaction authorization request ~~comprising~~ includes an indication of an account identifier~~,~~; an indication of a unique personal identifier of a customer~~,~~; and an indication of biometric data for the customer;

generating a customer verification request based on the unique personal identifier of the customer and the biometric data of the customer;

sending the customer verification request to a biometric data authentication server;

receiving a customer verification response from the biometric data authentication server; and

generating a transaction authorization response based on the customer verification response.

~~1~~2. A method according to claim ~~1~~1, further comprising looking up customer contact information in a database and sending a transaction notification to the customer using the customer contact information.

~~1~~3. A method according to claim ~~1~~2, wherein the customer contact information includes ~~comprises~~ a mobile telephone number associated with the customer and wherein the transaction notification is sent as a text message.

~~1~~4. A computer readable medium carrying computer executable instructions which when executed on a processor cause the processor to carry out ~~a~~ the method according to ~~any one of~~ claim 1~~1 to 13~~.

~~15. An automated teller machine comprising:~~

~~a biometric sensor;~~

a computer processor and a data storage device, the data storage device having transaction authorization request generation module comprising non-transitory instructions operative by the processor to:

receive inputs indicating an account identifier and a unique personal identifier of a customer;

sensing biometric data of the customer using the biometric sensor;

receive a transaction indication indicating a transaction; and

generate a transaction authorization request, the transaction authorization request comprising the account identifier, the unique personal identifier of the customer, the biometric data of the customer and the transaction indication.

16. An automated teller machine according to claim 15, further comprising a scanner operable to scan a machine readable code and wherein the scanner is operable to receive inputs indicating an account identifier and a unique personal identifier of a customer comprises scanning a machine readable code with a scanner, the machine readable code indicating the account identifier and the unique personal identifier of the customer.

17. An automated teller machine according to claim 16, wherein the scanner an optical scanner operable to read an optical code and wherein the machine readable code is an optical code.

18. An automated teller machine according to claim 17, wherein the optical code is a QR code.

19. An automated teller machine according any one of claims 15 to 18, further comprising a user interface operable to receive a user selection of a unique personal identifier authenticated transaction.

20. An automated teller machine according to claim 19, wherein the unique personal identifier is an identification number.

21. An automated teller machine according to claim 20, wherein the identification number is an AADHAR number.

22. An automated teller machine according any one of claims 15 to 21, wherein the transaction authorization request is formatted according to the ISO 8583 standard.

~~23. An automated teller machine according any one of claims 15 to 22, wherein the biometric data of the customer is included in data element 63 of the transaction authorization request.~~

~~24.~~5. An apparatus for authorizing an automated teller machine transaction, the apparatus comprising:

a computer processor and a data storage device, wherein the data storage device ~~having~~ comprises a customer verification module and a transaction authorization module comprising non-transitory instructions ~~operative~~ executable by the processor to:

receive a transaction authorization request, wherein the transaction authorization request ~~comprising~~ includes an indication of an account identifier,~~;~~ an indication of a unique personal identifier of a customer,~~;~~ and an indication of biometric data for the customer;

generate a customer verification request based on the unique personal identifier of the customer and the biometric data of the customer;

send the customer verification request to a biometric data authentication server;

receive a customer verification response from the biometric data authentication server; and

generate a transaction authorization response based on the customer verification response.

~~25.~~6. An apparatus according to claim ~~24~~ 5, wherein the data storage device further comprises a customer look up module and a notification generation module comprising non-transitory instructions ~~operative~~ executable by the computer processor to look up customer contact information in a database and send~~ing~~ a transaction notification to the customer using the customer contact information.

~~26.~~7. An apparatus according to claim ~~25~~ 6, wherein the customer contact information ~~comprises~~ includes a mobile telephone number associated with the customer, and wherein the transaction notification is sent as a text message.