

in order to complete the business transaction with the first person (1), comprising the following steps:

- a) the first person (1) is selected (AW1) by the second person (2) via the mobile terminal (9), preferably on the basis of data that is transmitted (U3) by the transaction server (6) to the mobile terminal (9),
- b) at least a first part (7-1a) of a first transaction encoding (7-1) is transmitted (U4) by the transaction server (6) to the mobile terminal (9) of the second person (2),
- c) the transmitted first part (7-1a) of the first transaction encoding (7-1) is supplemented (E) with a supplement (E) by the first person or by the second person ~~and~~ with the involvement of the first person (1),
- d) the supplement (E, 72-1) is transmitted (U5) from the mobile terminal to the transaction server (6),
 - the first part (7-1a) of the first transaction encoding (7-1) transmitted by the transaction server (6) is linked (V) by the transaction system (T) using the comparing means (10) to the supplement (E, 72-1) in order to form a supplemented transaction encoding (7-E), and then the supplemented transaction encoding (7-E) is compared (VG) to the stored first transaction encoding (7-1) that is associated with the user data (N1) of the first person (1) by the transaction system (T) using the comparing means (10), and
 - the transaction is approved (F) by the transaction server (6) after it has been ascertained that the supplemented first transaction encoding (7-E) and the stored first transaction encoding (7-1) for this transaction are identical, and then an approval confirmation (11) is transmitted (U6) to the mobile terminal (9) or the approval is refused (VER) if they are found not to be identical, and then the refusal (VER) is transmitted (U7) to the mobile terminal (9) by the transaction server.

2. The method according to claim 1,

characterized in that

the first part (7-1a) comprises the personal identification (70) of the first person (1) and the first transaction code (71-1).