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(54) **TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANSACTIONS VIA A THIRD PARTY IDENTICATOR**

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(57) **ABSTRACT**

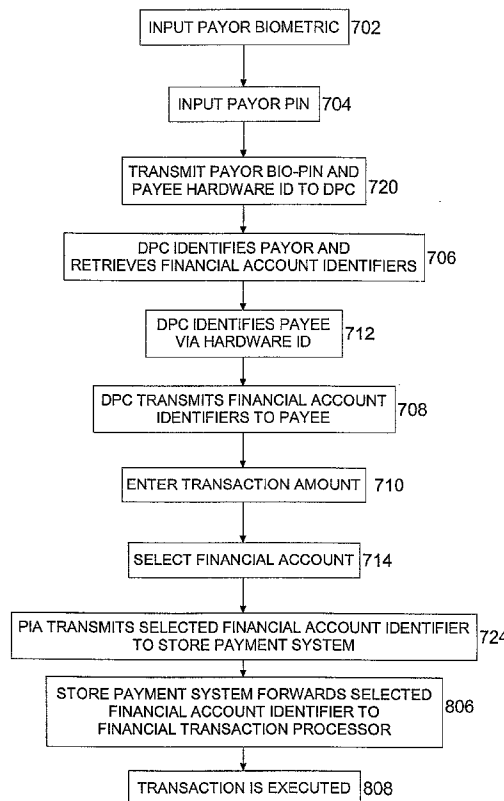
The invention provides a method and device for tokenless authorization of an electronic payment between a payor and a payee using an electronic third party identicator and at least one payor bid biometric sample. In a payor registration step, the payor registers with an electronic third party identicator at least one registration biometric sample, and at least one payor financial account identifier. The payee registers a payee identification data with the electronic third party identicator. A payee bid identification data and a payor bid biometric sample collected from the payor's person are electronically forwarded to the third party electronic identicator. A comparator engine compares the bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the payor. The comparator engine also compares the payee's bid identification data with a payee's registered identification data for producing either a successful or failed identification of the payee. Once the electronic third-party identicator successfully identifies the payor and payee, the identicator electronically forwards at least one payor financial account identifier to the payee. An electronic financial transaction is then formed between the payor and payee, comprising a transaction amount and a payor financial account identifier. This transaction is then electronically forwarded to a financial transaction processor for authorization.

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Related U.S. Application Data

(63) Continuation-in-part of application No. 09/239,570, filed on Jan. 29, 1999, which is a continuation of application No. 08/705,399, filed on Aug. 29, 1996, now Pat. No. 5,870,723, which is a continuation-in-part of application No. 08/442,895, filed on May 17, 1995, now Pat. No. 5,613,012, which is a continuation-in-part of application No. 08/345,523, filed on Nov. 28, 1994, now Pat. No. 5,615,277.



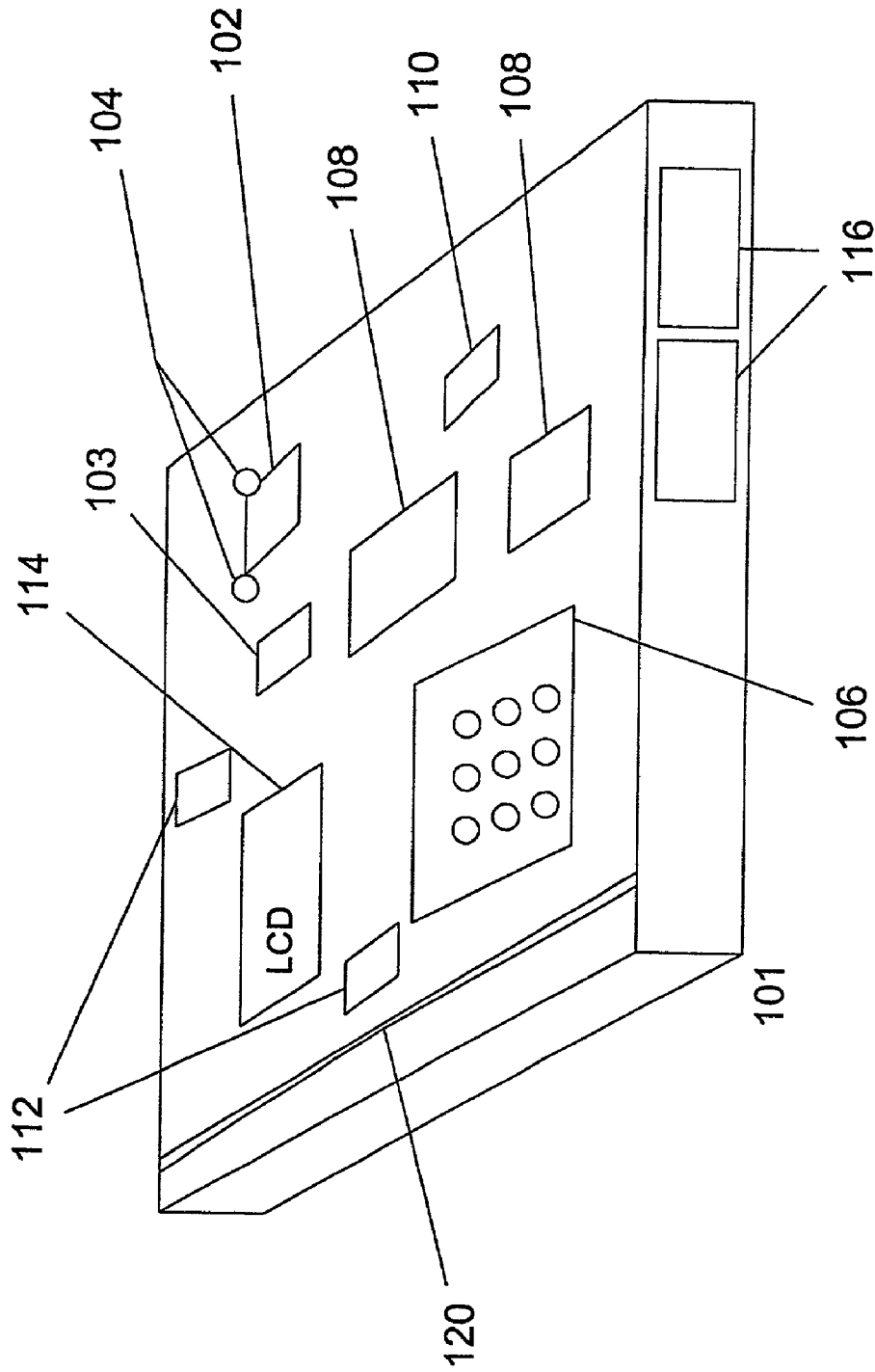


FIG. 1

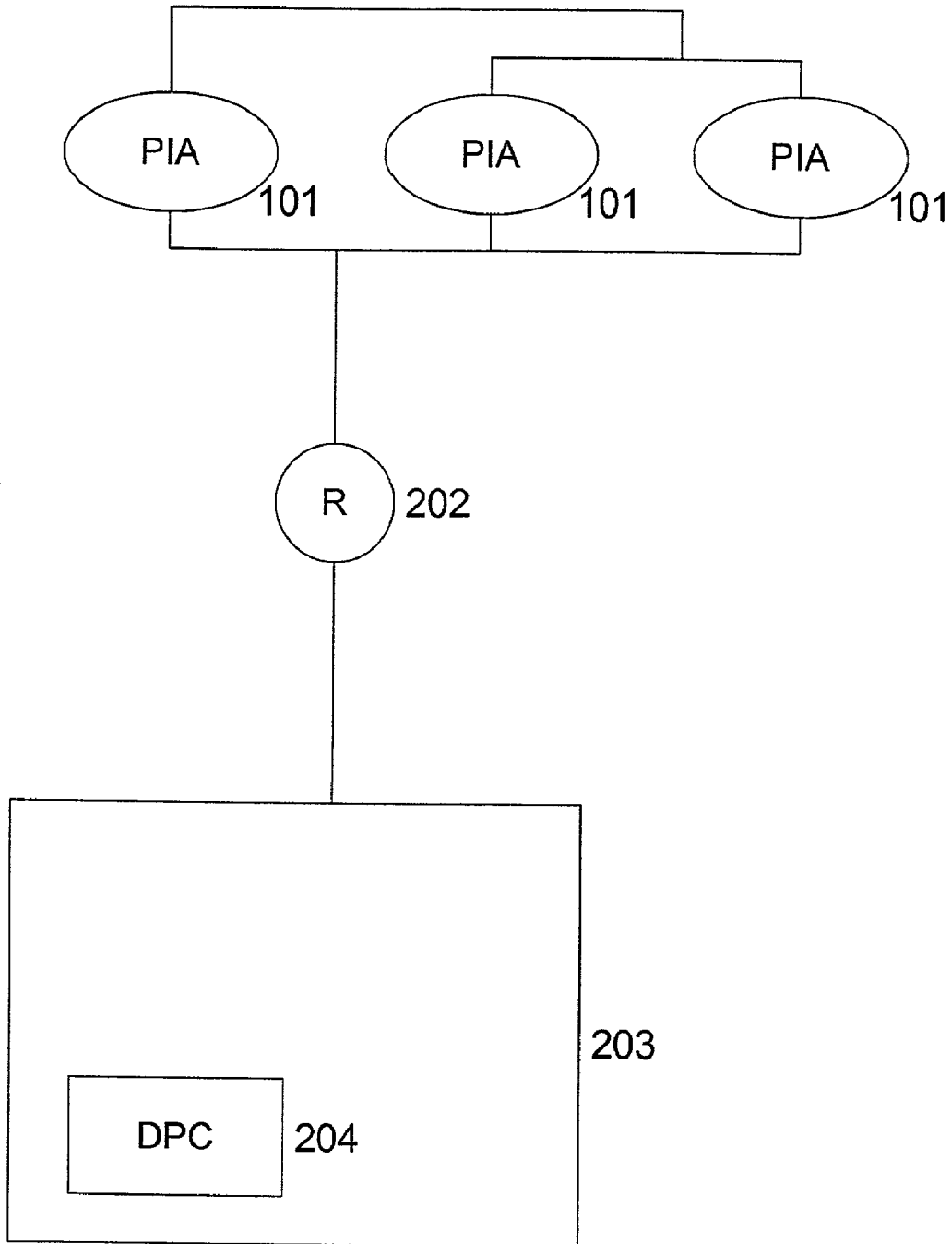


FIG. 2

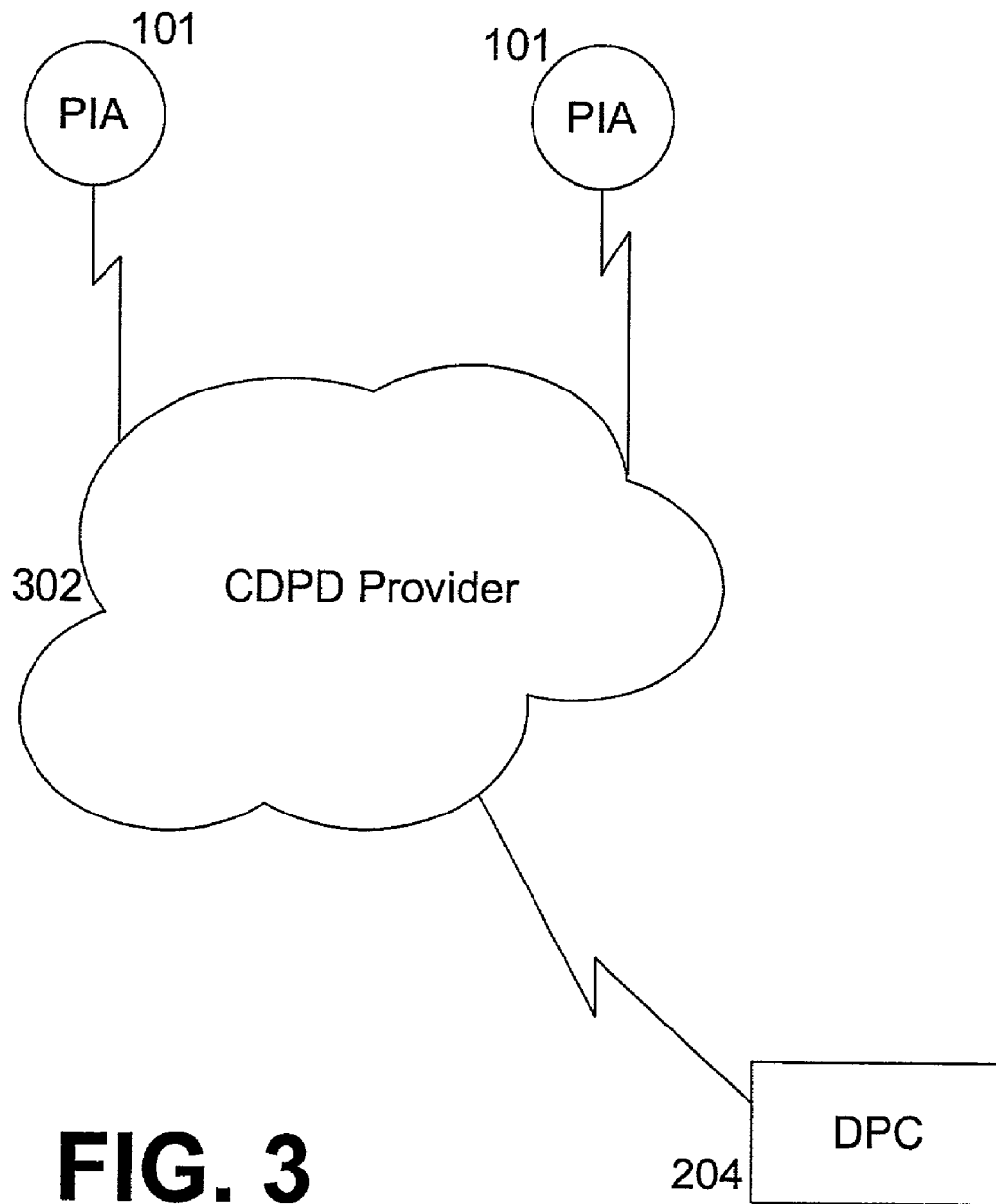


FIG. 3

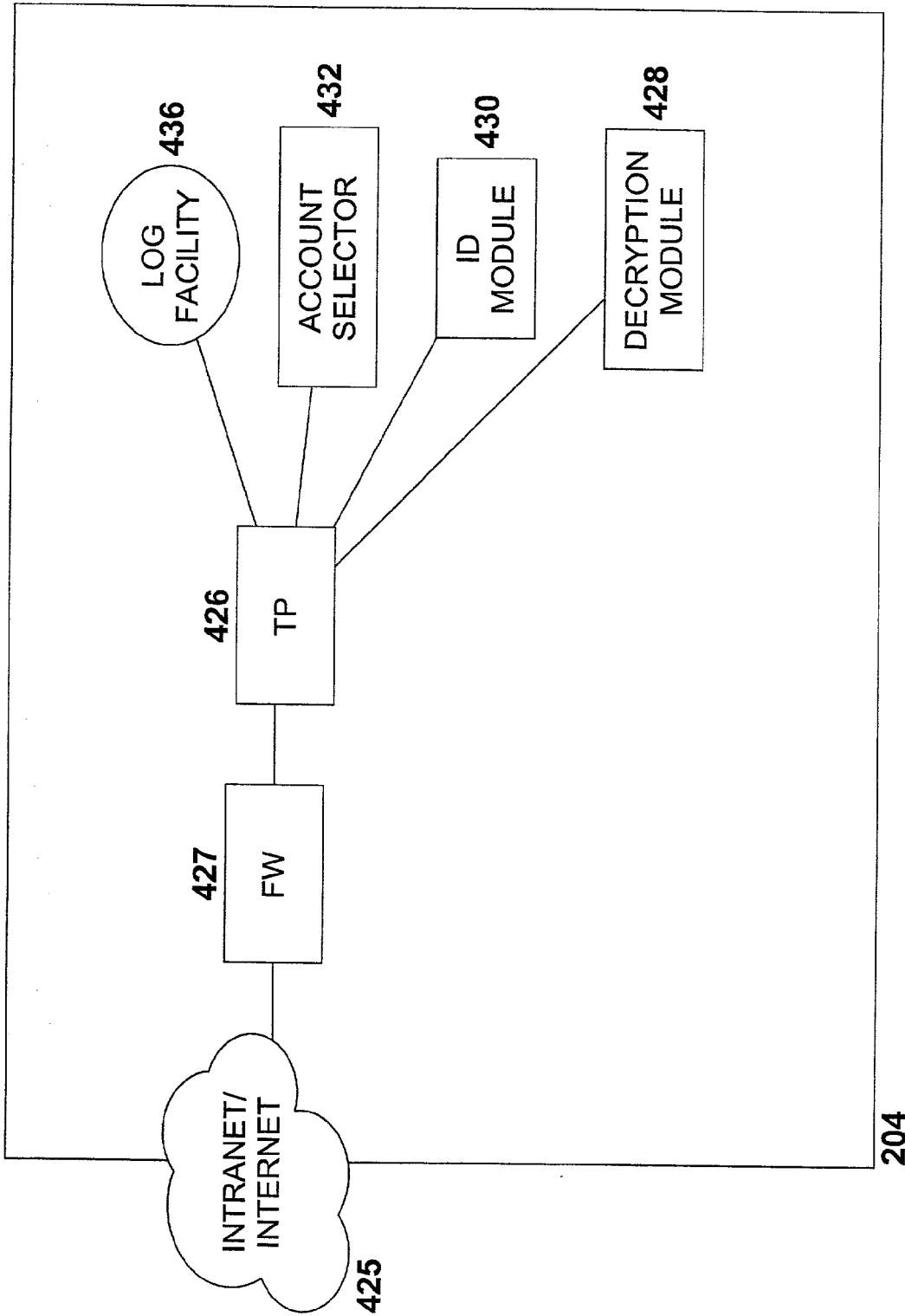


FIG. 4

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