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(57) Abstract :

A system 100 for digital payment transmission of the invention provides a mechanism for secure digital payments in making payments through credit/debit cards, mobile wallets, and online transmissions can be avoided. It includes a processor 106 coupled with one or more mobile computing devices 104 associated with one or more users 102 through a secure communication channel with a memory. It provides an authentication besides the regular authentication mechanism adopted by banks, card issuers or mobile wallet providers. The system 100 of the invention can further authenticate the user against the data – voice sample and other biometric data like hand geometry, signature, DNA, retina patterns, earlobe geometry, and facial patterns collected and stored in its own database separate from digital database.

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