

Title (en)

A system for validating the authenticity of a transaction employing electronic receipts.

Title (de)

System zur Auswertung der Gültigkeit einer Transaktion unter Verwendung elektronischer Quittungen.

Title (fr)

Un système pour la validation de l'authenticité d'une transaction, faisant usage de reçus électroniques.

Publication

EP 0474360 A2 19920311 (EN)

Application

EP 91307072 A 19910801

Priority

US 57515990 A 19900829

Abstract (en)

A digitized code signal representative of the signature of the purchaser is generated at the point of sale by the transaction terminal (36). This code signal along with the parameters of the transaction are stored (52) electronically. In the event that the customer questions the transaction, the financial institution (26) associated with the merchant (34) can generate a hard copy receipt which includes the parameters of the transaction as well as a representation of the signature of the purchaser. This hard copy receipt is then sent to the customer for validating the transaction. This eliminates the need to generate, transfer and store hard copy receipts unless they are specifically requested. At sale, transaction parameters are entered into an electronic cash register (38). A module (40) displays transaction data on a CRT (42). The module (40) may have a slot (46) for reading a magnetic stripe transaction card (22). Signature is effected with a light pen (44). <IMAGE>

IPC 1-7

G07C 9/00; G07F 19/00; G07G 1/12; G07G 5/00

IPC 8 full level

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Cited by

US6088797A; US6996546B1; DE10122506A1; US6487540B1; US5671280A; EP0632415A1; US5751842A; GB2372961A; GB2372961B; US5745886A; US5557518A; US5621797A; US5642419A; US5703949A; US5878139A; US9558496B2; US6898598B2; WO9512843A3; WO0223316A3; US7356477B1; US7734475B2; US7028187B1; US7392396B2; US7407095B1; US7866553B2; US7478239B1; US6175921B1; US6336095B1

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