Title (en)

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SECURE, STORED VALUE TRANSACTIONS OVER AN OPEN COMMUNICATION NETWORK UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE

Title (de)

SYSTEM,VERFAHREN UND HERGESTELLTER GEGENSTAND FÜR GESICHERTE,GESPEICHERTE GELDWERT TRANSAKTIONEN ÜBER EIN OFFENES KOMMUNIKATIONSNETWERK MIT AUSDEHNBARER,FLEXIBLER ARCHITEKTUR

Title (fr)

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR TRANSACTIONS SECURISEES A VALEUR PREENREGISTREE DANS UN RESEAU OUVERT DE COMMUNICATIONS UTILISANT UNE ARCHITECTURE SOUPLE ET EXTENSIBLE

Publication

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Application

EP 97936382 A 19970731

Priority

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• US 69290796 A 19960731

Abstract (en)

[origin: WO9805011A2] An architecture that provides a server that communicates bidirectionally with a gateway over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the vPOS system remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information. Secure transmission of a value transfer protocol transaction is provided between a plurality of computer systems over a public communication system, such as the Internet. A connection is created between two computer systems using a public network, such as the Internet, to connect the computers. Then, digital certificates and a digital signature are exchanged to ensure that both parties are who they say they are. Finally, the two smart cards involved in a transaction are read by individual computers connected utilizing the network, and the value transfer protocol is executed over the secured network. The value transfer protocol facilitates the exchange of money between the two smart cards.

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IPC 8 full level

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CPC (source: EP)

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