

Title (en)
IMPROVEMENTS IN OR RELATING TO CREDIT CARDS

Title (de)
VERBESSERUNGEN FÜR UND IN BEZUG AUF KREDITKARTEN

Title (fr)
AMELIORATIONS RELATIVES AUX CARTES DE CREDIT

Publication
EP 0965109 A1 19991222 (EN)

Application
EP 97949058 A 19971212

Priority
• GB 9703448 W 19971212
• GB 9626020 A 19961214

Abstract (en)
[origin: WO9827519A1] To improve security and prevent fraudulent use of a credit card (40), there is provided a verification device (10) which is separate from the credit card and bears different data, e.g. on a magnetic strip. At the time of a transaction the data is read (32) to verify that it relates to the credit card in use before the transaction is allowed to proceed. The data is preferably read by a separate reader (24) so that it never needs to leave the hands of the owner, although a common reader could be used. A PIN number may also be entered (24) at the time of the transaction for verification. Preferably the different data comprises (a) data enabling an initial verification check at the reader; (b) data which is essentially unique to a particular card for a second verification at a central computer; and (c) variable data for verification at the central computer, and which is thereafter altered and rewritten both at the central computer and on the verification device.

IPC 1-7
G07F 7/12; **G07F 19/00**

IPC 8 full level
G07F 7/10 (2006.01); **G07F 7/12** (2006.01)

CPC (source: EP)
G06Q 20/347 (2013.01); **G07F 7/08** (2013.01); **G07F 7/10** (2013.01); **G07F 7/1075** (2013.01); **G07F 7/125** (2013.01)

Citation (search report)
See references of WO 9827519A1

Cited by
US11438370B2

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WO 9827519 A1 19980625; AU 7739798 A 19980715; CA 2275295 A1 19980625; EP 0965109 A1 19991222; GB 9626020 D0 19970129

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