

Title (en)
PAYMENT PROCESS AND SYSTEM

Title (de)
BEZAHLUNGSPROZESS- UND SYSTEM

Title (fr)
PROCEDE ET SYSTEME DE PAIEMENT

Publication
EP 0992026 A1 20000412 (EN)

Application
EP 98930951 A 19980626

Priority

- GB 9801865 W 19980626
- GB 9713743 A 19970627

Abstract (en)
[origin: WO9900775A1] A payment process and system using a smart card (1) which accesses a remote account at a card issuer (20) via an acquirer (18). The card is read in a terminal (6) which is in two-way communication (17) with the acquirer (18). As part of the payment process, a cryptogram of the transaction data is made by the smart card and used in the terminal (6) as a key to encrypt the PIN, entered by the cardholder, for transmission to the acquirer (18). The acquirer also creates a cryptogram, using the transaction data sent to it by the terminal (6), and uses this cryptogram (which should be the same as that created by the smart card) to decrypt the encrypted PIN. In this way, the use of an expensive tamper-resistant encrypting PIN pad at the terminal (6) is avoided, whilst maintaining security.

IPC 1-7
G07F 7/10

IPC 8 full level
G06Q 20/34 (2012.01); **G06Q 20/40** (2012.01); **G07F 7/12** (2006.01); **G07F 7/10** (2006.01); **G09C 1/00** (2006.01)

CPC (source: EP KR)
G06F 21/606 (2013.01 - KR); **G06Q 20/341** (2013.01 - EP); **G06Q 20/4012** (2013.01 - KR); **G06Q 20/4093** (2013.01 - EP);
G06Q 20/40975 (2013.01 - EP); **G07F 7/1008** (2013.01 - EP KR)

Designated contracting state (EPC)
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

DOCDB simple family (publication)
WO 9900775 A1 19990107; AU 8122598 A 19990119; BG 104041 A 20000531; BR 9810486 A 20000912; CA 2295032 A1 19990107;
CN 1260894 A 20000719; EA 200000073 A1 20000626; EE 9900598 A 20000815; EP 0992026 A1 20000412; GB 9713743 D0 19970903;
HU P0003227 A2 20010228; IS 5307 A 19991217; JP 2002507297 A 20020305; KR 20010014257 A 20010226; MX PA99011836 A 20020419;
NO 996488 D0 19991227; NO 996488 L 20000228; NZ 501887 A 20010525; PL 337533 A1 20000828; SK 176199 A3 20000711;
TR 199903243 T2 20000421; TW 411427 B 20001111; ZA 985628 B 19990126

DOCDB simple family (application)
GB 9801865 W 19980626; AU 8122598 A 19980626; BG 10404199 A 19991223; BR 9810486 A 19980626; CA 2295032 A 19980626;
CN 98806376 A 19980626; EA 200000073 A 19980626; EE P9900598 A 19980626; EP 98930951 A 19980626; GB 9713743 A 19970627;
HU P0003227 A 19980626; IS 5307 A 19991217; JP 50538099 A 19980626; KR 19997012365 A 19991227; MX 9911836 A 19980626;
NO 996488 A 19991227; NZ 50188798 A 19980626; PL 33753398 A 19980626; SK 176199 A 19980626; TR 9903243 T 19980626;
TW 87111040 A 19980708; ZA 985628 A 19980626