Title (en)
METHOD FOR CHECKING RIGHTFUL USE OF A DEBIT CARD OR SIMILAR MEANS GIVING RIGHT OF DISPOSING OF A BANK ACCOUNT

Title (de)
VERFAHREN ZUM ÜBERPRÜFEN DES RECHTMÄSSIGEN GEBRAUCHS EINER DEBITKARTE ODER DEN ZUGRIFF AUF EIN BANKKONTO RECHTGEBENDE MITTEL

Title (fr)
PROCEDE DE CONTROLE DE L'UTILISATION LEGITIME D'UNE CARTE DE DEBIT OU D'UN MOYEN SIMILAIRE DONNANT DROIT A DISPOSER D'UN COMPTE BANCAIRE

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Abstract (en)

[origin: WO9914711A2] The procedure according to the invention can be used both for granting authority verbally or electronically for the usage of a bank card, or for performing the investigation of the authority of a money order, prior to its execution. The essence of the procedure is that, prior to each intended transaction, in addition to the otherwise well known authorizing signal with a meaning of permitting the use of the card or to issue a money order, the authorizing signal will be overwritten by an authorization override signal, deducted from a return message signal obtained previously from the decision maker through a telecommunication network, preferably through a digital mobile telecommunication network, in the form of an SMS message signal, as a reply to an authorization override request message, and the transaction is authorized by means of the authorizing signal validated by and having the meaning of the override authorization signal.

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