

Title (en)

PROCESSING SYSTEM AND METHOD FOR A HETEROGENEOUS ELECTRONIC CASH ENVIRONMENT

Title (de)

VERARBEITUNGSSYSTEMUND VERFAHREN FÜR EINE HETEROGENE ELEKTRONISCHE ZAHLUNGSUMGEBUNG

Title (fr)

SYSTEME ET PROCEDE DE TRAITEMENT D'ENVIRONNEMENT A ARGENT ELECTRONIQUE HETEROGENE

Publication

EP 1129419 A1 20010905 (EN)

Application

EP 98947763 A 19981013

Priority

IL 9800497 W 19981013

Abstract (en)

[origin: WO0022556A1] A heterogeneous stored-value system which offers interoperability among a number of proprietary payment card brands with differing fee structures. Electronic cash originally obtained through a specific payment card brand is reconsolidated at settlement, assuring proper accounting for these fees. The system can handle isolated flow, where electronic cash flows from a loading device (2) to a payment card (8) and thence from a payment card (8) to a point of sale (6) to settlement (7), where electronic cash can flow into a payment card only from the loading device. The system can also handle circulation of the electronic cash, whereby reloading is accomplished by returning electronic cash to a payment card (8) as change from a charge transaction at a point of sale (6). In addition, payment cards with more than one charge function can be handled, whereby the customer can specify which of several charge functions will be used to acquire the electronic cash.

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