

Title (en)

METHOD FOR THE SECURE HANDLING OF MONEY OR UNITS OF VALUE WITH PRE-PAID DATA CARRIERS

Title (de)

VERFAHREN FÜR DIE SICHERE HANDHABUNG VON GELD- ODER WERTEEINHEITEN MIT VORAUSBEZAHLTEN DATENTRÄGERN

Title (fr)

PROCEDE DE MANIPULATION FIABLE DE MONNAIE OU D'UNITES DE VALEURS AVEC DES SUPPORTS DE DONNEES PREPAYES

Publication

EP 1141904 A1 20011010 (DE)

Application

EP 99959382 A 19991206

Priority

- DE 19860203 A 19981224
- EP 9909531 W 19991206

Abstract (en)

[origin: DE19860203A1] The invention relates to a payment method in public telecommunications systems by means of pre-paid chip cards, especially in the form of memory chip cards or microprocessor chip cards. The card value is managed in a central background system and the communication is entirely controlled by said background system. According to the invention, a chip, for example a telephone card, is personalised, i.e. provided with a definite identification number of identification characteristic, by the card provider (I A). A value is assigned to the identification characteristic. Said value, however, is not saved on the chip of the data carrier. The value is made available, together with the identification characteristic, for a background system (I B) via a communications channel (III B). The identification characteristic and the value are saved in a data bank in the communications channel. The identification characteristic is provided with the label "not cleared". Said label is cancelled by the data bank just before the respective card is actually sold which makes the value ready for debiting in the background system. A customer (2) can use such a chip card (II A) in a communications terminal (I C) which is designed therefor, whereby only the identification characteristic is read out from the card in order to forward said identification characteristic to the background system (I B) and request a debit (III D). The background system (I B) can release the original value that has been assigned in the personalisation process, allocate said value to the identification characteristic and confirm the debit (III E). The communications link is directly created and controlled by the background system. A link can thus be cut after debiting of the entire card value in the data bank of the background system (I B) using said background system (I B).

IPC 1-7

G07F 7/10

IPC 8 full level

G06Q 20/00 (2012.01); **G07F 7/08** (2006.01); **G07F 7/10** (2006.01)

CPC (source: EP US)

G06Q 20/28 (2013.01 - EP US); **G06Q 20/341** (2013.01 - EP US); **G06Q 20/355** (2013.01 - EP US); **G06Q 20/3558** (2013.01 - EP US); **G06Q 20/385** (2013.01 - EP US); **G06Q 20/40975** (2013.01 - EP US); **G07F 7/1008** (2013.01 - EP US)

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)

US 6745940 B1 20040608; DE 19860203 A1 20000629; EP 1141904 A1 20011010; HU P0104875 A2 20020328; HU P0104875 A3 20020828; WO 0039758 A1 20000706

DOCDB simple family (application)

US 86922201 A 20010625; DE 19860203 A 19981224; EP 9909531 W 19991206; EP 99959382 A 19991206; HU P0104875 A 19991206