

Title (en)

METHOD FOR CARRYING OUT CASH-FREE PAYMENTS AND SYSTEM FOR CARRYING OUT SAID METHOD

Title (de)

VERFAHREN ZUR DURCHFÜHRUNG BARGELDLOSER ZAHLUNGEN UND SYSTEM ZUR DURCHFÜHRUNG DES VERFAHRENS

Title (fr)

PROCEDE POUR EFFECTUER DES REGLEMENTS SANS NUMERAIRE ET SYSTEME PERMETTANT DE METTRE LEDIT PROCEDE EN OEUVRE

Publication

**EP 1149367 A1 20011031 (DE)**

Application

**EP 00906257 A 20000201**

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Abstract (en)

[origin: WO0046768A1] The aim of the invention is to provide a method for simple yet secure cash-free payments, notably in different places, as well as a system for carrying out said method. According to the invention, a sum of money is read in at a point-of-sale terminal and together with a terminal identifier transmitted to a balancing device where the data are stored temporarily. The payer transmits the point-of-sale terminal identifier to the balancing device via a mobile telephone. The balancing device compares the identifier with that of the stored data and transmits the corresponding sum of money to the radio telephone, where confirmation of payment is requested and transmitted to the balancing device, which then transmits a corresponding book entry to an account-keeping device. The system for carrying out said method comprises a radio telephone which is operated in a radio telephone network, a point-of-sale terminal and a balancing device which can be connected to the radio telephone and the point-of-sale terminal via telecommunications and/or data links.

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IPC 8 full level

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