

Title (en)
ELECTRONIC COMMERCE SYSTEM

Title (de)
SYSTEM FÜR DEN ELEKTRONISCHEN HANDEL

Title (fr)
SYSTEME DE COMMERCE ELECTRONIQUE

Publication
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Application
EP 00937032 A 20000602

Priority
• GB 0002138 W 20000602
• GB 9913530 A 19990610

Abstract (en)
[origin: GB2350982A] Users 101-103 access vendors 107,108 via the PSTN 104, internet service provider (ISP) 109 and the internet 106. The vendors are registered with the ISP so that when a user makes a purchase the ISP recognises and intercepts the Action URL of the vendors credit card details submission form. The ISP sends the form to the transaction computer 112 of a financial services provider over a leased line 115. The transaction computer checks the form and replies with a 'not approved' message or an 'approved' message including a transaction ID. The ISP then either forwards the 'not approved' message or replaces the credit card details in the credit card details submission form with the transaction ID and forwards the modified form to the vendor. The transaction ID is then submitted to the financial service provider along with the request for payment, and validated against the financial service providers records before payment is authorised. Thus the credit or debit card details are only transmitted over the relatively secure PSTN links 4 and the leased line 115. The financial services and internet service providers may alternatively constitute a single entity (see Fig. 1).

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G01R 1/00

IPC 8 full level
G06Q 20/00 (2012.01); **G06Q 30/00** (2012.01); **G07F 7/10** (2006.01)

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