

Title (en)
ELECTRONIC PAYMENT METHOD AND DEVICE

Title (de)
VERFAHREN UND VORRICHTUNG ZUR ELEKTRONISCHEN BEZAHLUNG

Title (fr)
PROCEDE ET DISPOSITIF DE PAIEMENT ELECTRONIQUE

Publication
EP 1192608 A2 20020403 (FR)

Application
EP 01928004 A 20010419

Priority

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Abstract (en)
[origin: WO0156352A2] The invention concerns a method and a device for electronic payment comprising an operation which consists in opening a communication session between a first user terminal and a trader server, on a first communication medium, such as Internet. During the communication session, the user terminal prepares a single-use payment certificate. The user receives, on a second terminal, such as a mobile telephone, a confidential information such as a password and transmits it to the first medium. The correspondence between the information transmitted to the second terminal and that transmitted by the first terminal is verified, and, in case of conformity, the payment is validated.

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G07F 7/10; H04L 9/32; G07F 7/08

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

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Citation (search report)
See references of WO 0156352A2

Citation (examination)
US 5883810 A 19990316 - FRANKLIN D CHASE [US], et al

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AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR

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WO 0156352 A2 20010809; **WO 0156352 A3 20020110**; AU 5488301 A 20010814; CA 2377626 A1 20010809; EP 1192608 A2 20020403; EP 1253564 A2 20021030; EP 1253564 A3 20021211; US 2002138450 A1 20020926; US 2002165830 A1 20021107

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FR 0101205 W 20010419; AU 5488301 A 20010419; CA 2377626 A 20010419; EP 01928004 A 20010419; EP 02015506 A 20010419; US 1837102 A 20020430; US 18874002 A 20020705