Title (en)
A METHOD FOR THE SECURE TRANSFER OF PAYMENTS

Title (de)
VERFAHREN ZUM GESICHERTEN ÜBERWEISUNG VON GELDERN

Title (fr)
PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE

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Application
EP 00958954 A 20000907

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Abstract (en)
[origin: WO0122374A1] A method for the secure transfer of payments over a network sales system. The system includes a plurality of card holder computers (4), a card issuer computer (6), merchant computers (3) and at least one merchant payment acquirer computer (11). Card holder account details are stored in a secure database (7) by the card issuer computer (6). When a card holder (4a) wishes to make a transaction with a merchant computer (3) the card holder computer establishes communication with the card issuer computer (6) and the card holder (4a) must enter a password or PIN number to his or her account. The transaction is authorised by the card issuer computer (5) which authorisation is transmitted either directly to the merchant computer (3) or indirectly through the merchant payment acquirer company (11). Important aspects of the invention are that (a) a card holder's payment account number is permanent and is used repeatedly for many successive transactions; and (b) for each transaction there is a dedicated communications channel between the card holder computer (4) and the merchant computer (3) into which the card issuer computer (5) can write account information.

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Cited by
US10943216B2; US11687893B2

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