

Title (en)

METHOD AND APPARATUS FOR VERIFYING VALUE BEARING INSTRUMENTS

Title (de)

VORRICHTUNG UND VERFAHREN ZUM ÜBERPRÜFEN VON WERTTRÄGERN

Title (fr)

PROCEDE ET APPAREIL DE VERIFICATION D'UN INSTRUMENT PORTEUR DE VALEURS

Publication

EP 1269715 A2 20030102 (EN)

Application

EP 01923024 A 20010328

Priority

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Abstract (en)

[origin: WO0174031A2] A computer-implemented system provides secure distribution of value-bearing instruments, such as coupons, tickets, gift certificates, money orders and traveler's checks. The distribution system involves three parties which are the consumer of the instrument, the supplier of the instrument and a security party which is referred to as a secure transaction service. The consumer registers with the secure transaction service for identity verification either before or after a transaction is initiated with the supplier of products or services. Verification of the consumer's identity can be established at any required level. In one aspect of the system, the supplier provides the consumer with a confirmation token which the consumer must then provide to the secure transaction service together with identification information of the consumer, so that only the valid consumer can complete the transaction. By use of the confirmation token, the secure transaction service can obtain information, through either data pulling or pushing, from the product or service supplier. In certain cases, the secure transaction service generates the required product or service supplier. In certain cases, the securely transmits it to the validated consumer. Digital signatures can be used throughout the process to assure the integrity of the data and the identity of the sender. Other aspects of the system include multiple methods for verification of instruments which are issued and then validated at a verification site.

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