

Title (en)

METHOD FOR SECURING PAYMENT FOR DELIVERIES AND SERVICES IN OPEN NETWORKS

Title (de)

VERFAHREN ZUR SICHEREN BEZAHLUNG VON LIEFERUNGEN UND LEISTUNGEN IN OFFENEN NETZWERKEN

Title (fr)

PROCEDE DE PAIEMENT SECURISE DE LIVRAISONS ET DE SERVICES DANS DES RESEAUX OUVERTS

Publication

**EP 1274971 A2 20030115 (DE)**

Application

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Priority

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Abstract (en)

[origin: WO0181875A2] The invention relates to a method for securing payment of various amounts of money by means of any particular payment method for any particular type of goods, especially fee-paying services (5) delivered to a customer (1) over an open network (2), especially Internet, including the usual safety standards and encryption procedures, involving the usual access software, irrespective of the operating system. According to the inventive method, a customer request is made by a retailer (3), whereupon a ticket pair is generated. A first ticket (6) is transmitted indirectly by the customer (1) to a payment provider (4) and a form (7) for confirmation of payment is transmitted to the customer (1) by the payment provider (4). Once the required information relating to the customer and service (6) has been registered and the completed form has been transmitted along with the first ticket (6), the above mentioned items are considered as an authorization for payment to a payment provider (4) so that the corresponding amount can be entered into the retailer's account. Entry into the accounts occurs when the customer data has been validated by the payment provider (4) and when the second ticket (10) is available, said ticket being transmitted to the payment provider (4) by the retailer (3) in response to the request of the payment provider (4) for validation of the first ticket (T) by the retailer which is modified by the payment provider (4) with the customer data and transmitted thereto. When payment has occurred, the customer receives access to the service (5) via the network, after the second ticket, which is transmitted by the payment provider (4) to the customer (10), is correlated and validated by interaction with the retailer (3) and clearance is given.

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