

Title (en)
SYSTEM AND METHOD FOR SECURED ELECTRONIC TRANSACTIONS

Title (de)
SYSTEM UND VERFAHREN FÜR SICHERE ELEKTRONISCHE TRANSAKTIONEN

Title (fr)
SYSTEME ET PROCEDE PERMETTANT D'EFFECTUER DES TRANSACTIONS ELECTRONIQUES EN TOUTE SECURITE

Publication
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Application
EP 01918447 A 20010308

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Abstract (en)
[origin: WO0167307A1] The present invention includes a buyer portable device (12) having a value stored thereon, a buyer base device (24), and a buyer provider device (50). A purchase amount is deducted from the buyer portable device and is sent to the buyer provider device. The buyer provider device generates and encrypts a payment file (122) and a view-only payment file (120) which confirms the existence of the payment file. The seller base device (64) transmits the view-only payment file and the payment file to a seller provider device (102). The seller provider device generates and encrypts a product file (130) and a view-only product file (128) which confirms the existence of the product file. The buyer provider device and the seller provider device decrypt the view-only product file and the view-only payment file respectively. Upon approval by the buyer and seller, user keys are exchanged to allow decryption of the product and payment files.

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