

Title (en)
AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT A PSEUDO OR PROXY ACCOUNT NUMBER

Title (de)
VERBESSERTES VERFAHREN UND SYSTEM ZUM AUSFÜHREN GESICHERTER ZAHLUNGEN ÜBER EIN COMPUTERNETZWERK OHNE PSEUDO- ODER PROXYKONTONUMMER

Title (fr)
PROCEDE ET SYSTEME AMELIORES PERMETTANT D'EFFECTUER DES PAIEMENTS SECURISES SUR UN RESEAU INFORMATIQUE SANS L'AIDE D'UN NUMERO DE COMPTE FAUX OU DE SUBSTITUTION

Publication
EP 1295267 A2 20030326 (EN)

Application
EP 01948539 A 20010621

Priority

- US 0119754 W 20010621
- US 21332500 P 20000622
- US 22516800 P 20000814
- US 80936701 A 20010315
- US 83304901 A 20010411

Abstract (en)
[origin: WO0199071A2] A method is provided for conducting an electronic transaction with a payment account number having a certain amount of available funds, using a payment network and a "check site". The method comprises the following steps: (a) generating a secret key associated with the payment account number; (b) using the secret key to generate a message authentication code ("MAC") specific to the transaction; (c) generating an authorization request message including the message authentication code; (d) forwarding the authorization request message over the payment network to the check site for verifying the authenticity of the MAC; (e) verifying the message authentication code by the check site using the secret key; (f) responding to the authorization request message over the payment network based on the available funds and the transaction amount.

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G07F 19/00

IPC 8 full level
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CPC (source: EP)
G06Q 20/00 (2013.01); **G06Q 20/02** (2013.01); **G06Q 20/04** (2013.01); **G06Q 20/14** (2013.01); **G06Q 20/24** (2013.01); **G06Q 20/3823** (2013.01); **G06Q 20/3825** (2013.01); **G06Q 20/3829** (2013.01); **G06Q 20/4014** (2013.01); **G06Q 20/403** (2013.01); **G06Q 30/06** (2013.01)

Citation (search report)
See references of WO 0199071A2

Citation (examination)
D. O'MAHONY, M. PIERCE, H. TEWARI: "Electronic Payment Systems", 1997, ARTECH HOUSE, BOSTON, LONDON, 236620

Designated contracting state (EPC)
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WO 0199071 A2 20011227; **WO 0199071 A3 20020530**; AU 2001270012 B2 20060928; AU 2001270012 B8 20061116; AU 7001201 A 20020102; CA 2413882 A1 20011227; EP 1295267 A2 20030326; JP 2003536181 A 20031202; JP 4903346 B2 20120328

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