

Title (en)

SECURE SYSTEM FOR CONDUCTING ELECTRONIC TRANSACTIONS AND METHOD FOR USE THEREOF

Title (de)

SICHERES SYSTEM ZUR DURCHFÜHRUNG ELEKTRONISCHER TRANSAKTIONEN UND VERFAHREN ZU SEINER VERWENDUNG

Title (fr)

SYSTEME DE SECURITE POUR TRANSACTIONS ELECTRONIQUES ET PROCEDE D'UTILISATION CORRESPONDANT

Publication

**EP 1299848 A2 20030409 (EN)**

Application

**EP 00959446 A 20000825**

Priority

- US 0023466 W 20000825
- US 15065099 P 19990825

Abstract (en)

[origin: WO0115094A2] A system is described for conducting transactions with electronic verification of the status of the requesting party by the providing party. A host microprocessor with an associated memory contains a limited-use transaction identification number and user personal identification information corresponding to the limited-use transaction identification number. The limited-use transaction identification number includes a randomly generated number and a time generation stamp. A communication device communicates with the host computer to activate the limited-use transaction identification number. A transaction is consummated by providing a transaction identification number comprising a random portion and a time stamp portion indicating the time of activating the transaction identification number for use by the requesting user, presenting the transaction identification number by the requesting user to a provider to obtain a product or service, transmitting the transaction identification number by the provider to a host microprocessor for verification of the user and of the status of the transaction identification number, receiving from the host microprocessor personal identification information for verification of the user, obtaining information from the user to compare with the personal identification information obtained from the host microprocessor, and confirming to the host microprocessor that the user has been verified.

[origin: WO0115094A2] A system for conducting transactions with electronic verification of the status of a requesting party. A host microprocessor (1) with an associated memory containing a limited-use transaction identification number corresponding to user personal identification information. The limited-use transaction identification number includes a random generated number and a time generated stamp. A communication device (4) for communicating with the host computer (1) to activate the transaction identification number.

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