Title (en)
SYSTEM AND METHOD FOR VERIFYING COMMERCIAL TRANSACTIONS

Title (de)
SYSTEM UND VERFAHREN ZUR VERIFIKATION KOMMERZIELLER TRANSAKTIONEN

Title (fr)
SYSTEME ET PROCEDE DE VERIFICATION DE TRANSACTIONS COMMERCIALES

Publication
EP 1312009 A4 20070704 (EN)

Application
EP 01952770 A 20010716

Priority
- US 0122313 W 20010716
- US 61736100 A 20000717
- US 76027101 A 20010112

Abstract (en)
[origin: WO0208995A1] A system and method verify a commercial transaction between a card-holder, a merchant, and a credit card company. The card-holder makes a purchase with the merchant using a full credit card number. The merchant submits a transaction approval request for approval with the credit card company (702). The credit card company executes conventional credit approval of the transaction approval request (704, 706), as well as verifies the transaction approval request with the card-holder (710). An approval is sent to the merchant only after the transaction approval request is both conventionally approved by the credit card company and verified by the card-holder (714). The card-holder, or the credit card company, may initiate verification of the transaction approval request. The request can also be automatically verified if one or many pre-verification criteria are satisfied by data contained in the request. The pre-verification criteria can be initially determined and/or modified by the card holder.

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G06F 17/60

IPC 8 full level
G06Q 20/00 (2006.01); **G06Q 30/00** (2006.01); **G06Q 50/00** (2006.01)

CPC (source: EP)
G06Q 20/02 (2013.01); **G06Q 20/023** (2013.01); **G06Q 20/04** (2013.01); **G06Q 20/12** (2013.01); **G06Q 30/06** (2013.01)

Citation (search report)
- [X] EP 0745961 A2 19961204 - AT & T CORP [US]
- See references of WO 0208995A1

Citation (examination)
EP 1006469 A1 20000607 - KONINKL KPN NV [NL]

Designated contracting state (EPC)
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR

DOCDB simple family (publication)
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