

Title (en)
ELECTRONIC SETTLEMENT METHOD USING CREDIT CARD WITH CARDHOLDERS SUBSIDIARY CREDIT ACCOUNTS

Title (de)
ELEKTRONISCHES BEGLEICHUNGSVERFAHREN DURCH VERWENDUNG EINER KREDITKARTE MIT ZWEITRANGIGEN KREDITKONTEN DES KARTENHALTERS

Title (fr)
PROCEDE DE REGLEMENT ELECTRONIQUE AU MOYEN D'UNE CARTE DE CREDIT A COMPTES DE CREDIT SUBSIDIAIRES DE PORTEUR DE CARTE

Publication
EP 1374109 A4 20040915 (EN)

Application
EP 01910146 A 20010223

Priority
KR 0100273 W 20010223

Abstract (en)
[origin: WO02069218A1] An electronic settlement method using a credit card with a plurality of cardholder's subsidiary credit accounts, comprising the steps of: a) allowing a cardholder to connect to a credit card company using a computer and partition credit provided from said card company to create the plurality of subsidiary credit accounts in conjunction with his original credit card number; b) allowing said cardholder performs credit line transaction using a desired one of said subsidiary credit accounts to purchase goods or service from an electronic commerce site via a communication network; and c) settling said desired subsidiary credit account for the payment for the purchasing goods or service through a verification process between said credit card company and a vendor managing said electronic commerce site, is provided for preventing the credit card from being illegally misused and enhancing the security of the credit card in use.

IPC 1-7
G06F 17/60; **G07F 19/00**

IPC 8 full level
G06Q 20/00 (2006.01)

CPC (source: EP)
G06Q 20/04 (2013.01); **G06Q 20/385** (2013.01)

Citation (search report)

- [X] WO 0049586 A1 20000824 - ORBIS PATENTS LIMITED [IE], et al
- [A] US 5953710 A 19990914 - FLEMING STEPHEN S [US]
- [A] US 6163771 A 20001219 - WALKER JAY S [US], et al
- See references of WO 02069218A1

Designated contracting state (EPC)
AT BE CH DE FR GB LI

DOCDB simple family (publication)
WO 02069218 A1 20020906; AU 2001237727 A1 20020912; EP 1374109 A1 20040102; EP 1374109 A4 20040915

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