

Title (en)  
SYSTEM AND METHOD FOR CONDUCTING SECURE PAYMENT TRANSACTIONS

Title (de)  
SYSTEM UND VERFAHREN ZUR DURCHFÜHRUNG SICHERER BEZAHLUNGSTRANSAKTIONEN

Title (fr)  
SYSTEME ET PROCEDE POUR EFFECTUER DES OPERATIONS DE PAIEMENT SURES

Publication  
**EP 1374131 A4 20070418 (EN)**

Application  
**EP 02723747 A 20020402**

Priority  

- US 0210356 W 20020402
- US 28077601 P 20010402
- US 29563001 P 20010604
- US 88648501 A 20010622
- US 88648601 A 20010622
- US 30757501 P 20010724
- US 96327401 A 20010926

Abstract (en)  
[origin: WO02079911A2] In a secure electronic payment, authentication data is sent from a payment account issuer to user software operated by a purchaser. The user software sends the authentication data to a merchant using hidden fields on the Web page of the merchant. The merchant generates an authorization request message based upon the authentication data. The authorization request message is sent to a payment organization either directly from the merchant or via the merchant's acquirer. The payment organization forwards the authorization request message to a payment account issuer which verifies the authorization request message, thereby generating an authorization response message which is sent to the payment organization. The payment organization forwards the authorization response message to the merchant, either directly or via the acquirer.  
[origin: WO02079911A2] In a secure electronic payment, authentication data is sent from a payment account issuer 406 to user software 402 operated by a purchaser. The user software sends the authentication data to a merchant 404 using hidden fields on the Web page of the merchant 404. The merchant 404 generates an authorization request message based upon the authentication data. The authorization request message is sent to a payment organization 408 either directly from the merchant 404 or via the merchant's acquirer. The payment organization 408 forwards the authorization request message to a payment account issuer 406 which verifies the authorization request message, thereby generating an authorization response message which is sent to the payment organization 408. The payment organization 408 forwards the authorization response message to the merchant 404, either directly or via the acquirer.

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IPC 8 full level  
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Citation (search report)  

- [X] WO 0107873 A2 20010201 - PAYMENTS E [DK], et al
- [X] US 5960411 A 19990928 - HARTMAN PERI [US], et al
- See references of WO 02079911A2

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**WO 02079911 A2 20021010**; **WO 02079911 A3 20030703**; AU 2002254513 B2 20080131; AU 2002254513 B8 20080221; CA 2442814 A1 20021010; EP 1374131 A2 20040102; EP 1374131 A4 20070418; JP 2004535619 A 20041125

DOCDB simple family (application)  
**US 0210356 W 20020402**; AU 2002254513 A 20020402; CA 2442814 A 20020402; EP 02723747 A 20020402; JP 2002577680 A 20020402