

Title (en)

ELECTRONIC CHECK FINANCIAL PAYMENT SYSTEMS AND METHODS

Title (de)

FINANZBEZAHLUNGSSYSTEME MIT ELEKTRONISCHEN SCHECKS UND VERFAHREN

Title (fr)

SYSTÈMES ET PROCÉDÉS DE PAIEMENT FINANCIER PAR CHÈQUE ÉLECTRONIQUE

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Application

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- US 86893907 A 20071008
- US 86973907 A 20071009

Abstract (en)

[origin: WO2009045998A1] The present disclosure provides a digitally originated check (DOC) through an electronic payment system (EPS) which captures payor metadata instructions regarding the intended payment to a payee. The metadata is stored in a database or the like for further processing instead of printing a paper check. The DOC can be cleared either electronically or through a paper substitute check through Check 21 clearing methods. The present invention further provides a true check card operable to provide DOCs at point-of-sale terminals.

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