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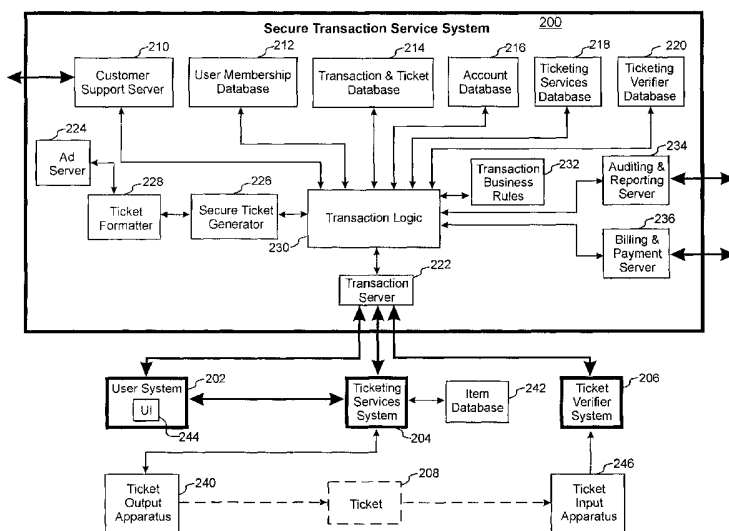
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(54) Title: METHOD AND APPARATUS FOR PROCESSING ONE OR MORE VALUE BEARING INSTRUMENTS



(57) Abstract: A computer-im-  
plemented system provides secure  
distribution of value-bearing  
instruments, such as coupons, tickets,  
gift certificates, money orders and  
traveler's checks. The distribution  
system involves three parties which  
are the consumer of the instrument, the  
supplier of the instrument and a security  
party which is referred to as a secure  
transaction service. The consumer  
registers with the secure transaction  
service for identity verification either  
before or after a transaction is initiated  
with the supplier of products or services.  
Verification of the consumer's identity  
can be established at any required  
level. In one aspect of the system,  
the supplier provides the consumer  
with a confirmation token which the  
consumer must then provide to the  
secure transaction service together  
with identification information of the

consumer, so that only the valid consumer can complete the transaction. By use of the confirmation token, the secure transaction service can obtain information, through either data pulling or pushing, from the product or service supplier. In certain cases, the secure transaction service generates the required product in an electronic form and securely transmits it to the validated consumer. Digital signatures can be used throughout the process to assure the integrity of the data and the identity of the sender. Other aspects of the system include the maintenance of funds for payment, multiple methods for verification of products which are issued and then validated at a verification site, as well as methods for reissuing, exchanging and forwarding value bearing instruments for original and third party users.



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## A. CLASSIFICATION OF SUBJECT MATTER

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According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

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## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 98 40809 A (CHA TECHNOLOGIES) 17 September 1998 (1998-09-17)	3,4
A	abstract; claims; figures page 14, line 17 -page 17, line 26 ---	1,2,5,8
A	WO 99 23617 A (G. KREMER) 14 May 1999 (1999-05-14) abstract; claims; figures 12,13 page 36, line 1 -page 41, line 19 ---	1-10
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 Further documents are listed in the continuation of box C. Patent family members are listed in annex.

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Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	PAYS P ET AL: "An intermediation and payment system technology" COMPUTER NETWORKS AND ISDN SYSTEMS, NORTH HOLLAND PUBLISHING. AMSTERDAM, NL, vol. 28, no. 11, 1 May 1996 (1996-05-01), pages 1197-1206, XP004018220 ISSN: 0169-7552 page 1201, paragraph 3.2 -page 1204, paragraph 3.3.5; figures 1,4-6 ----	1-10
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