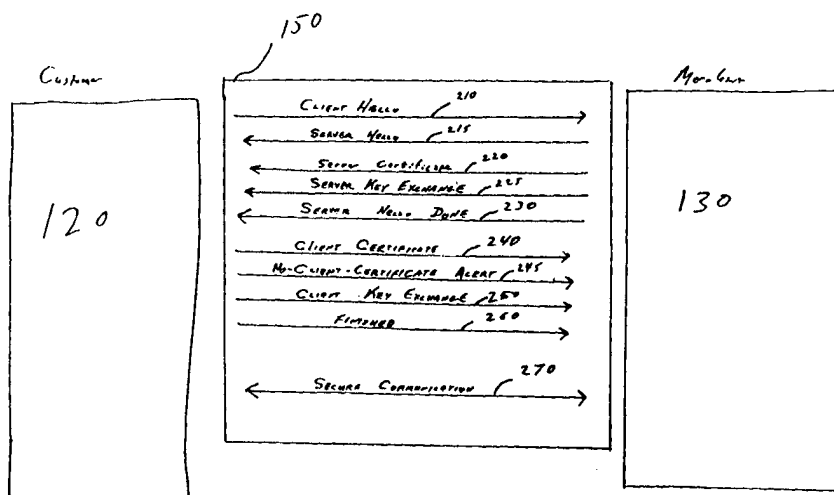




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(21) International Application Number: PCT/US97/17381 (22) International Filing Date: 26 September 1997 (26.09.97) (30) Priority Data: 08/721,133 26 September 1996 (26.09.96) US (71) Applicant (for all designated States except US): VERIFONE, INC. [US/US]; Suite 400, Three Lagoon Drive, Redwood City, CA 94065 (US). (72) Inventors; and (75) Inventors/Applicants (for US only): NGUYEN, Trong [CA/US]; 9744 Alpine Terrace, Sunnyvale, CA 94082 (US). HALLER, Daniel, R. [CA/US]; 1160 Laurel Street #4, Menlo Park, CA 94025 (US). SUBRAMANIAN, Mahadevan, P. [IN/US]; 801 Catamaran Street #3, Foster City, CA 94404 (US). (74) Agents: PEREZ, Daniel, F. et al.; Warren & Perez, Suite 710, 8411 Preston Road, Dallas, TX 75225 (US).		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, HU, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO patent (GH, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG). Published <i>With international search report.</i> <i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i> (88) Date of publication of the international search report: 12 November 1998 (12.11.98)

(54) Title: A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT ARCHITECTURE UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE

**(57) Abstract**

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value-added extensions to the basic SET protocol is provided by a preferred embodiment of the invention.

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INTERNATIONAL SEARCH REPORT

International Application No
PCT/US 97/17381

A. CLASSIFICATION OF SUBJECT MATTER
IPC 6 H04L29/06 G07F7/10

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)
IPC 6 H04L G07F

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)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	GB 2 251 098 A (ALLIED IRISH BANKS P L C) 24 June 1992	1,2,8, 11-13
Y	see page 2, line 1-19	7,14
A	see page 3, line 25 - page 4, line 32 see page 6, line 17 - page 11, line 20 ----	15-22
Y	ANDERSON R, MANIFAVAS M, SUTHERLAND C: "Netcard - A practical electronic-cash system" SECURITY PROTOCOLS, INTERNATIONAL WORKSHOP PROCEEDINGS, 10 - 12 April 1996, XP002073547 Cambridge, UK see paragraph 1 see paragraph 5 ----- -/--	7,14

☒ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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Date of the actual completion of the international search

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INTERNATIONAL SEARCH REPORT

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
P,X	<p>MASUISHI T ET AL: "Software platform for electronic commerce systems"</p> <p>HITACHI REVIEW, AUG. 1997, HITACHI, JAPAN, vol. 46, no. 4, pages 203-206,</p> <p>XP002072303</p> <p>ISSN 0018-277X</p> <p>see the whole document</p> <p>-----</p>	<p>1,3,4,7,</p> <p>8,10,11,</p> <p>14,15,</p> <p>17,18,</p> <p>21,22</p>

INTERNATIONAL SEARCH REPORT

International Application No
PCT/US 97/17381

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
GB 2251098	A	24-06-1992	NONE