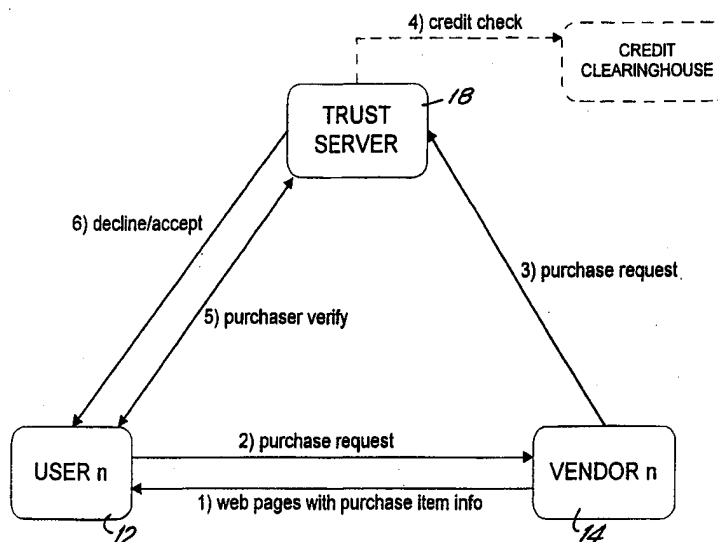




## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

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<b>(21) International Application Number:</b> PCT/US98/04739 <b>(22) International Filing Date:</b> 12 March 1998 (12.03.98)  <b>(30) Priority Data:</b> 08/816,410      13 March 1997 (13.03.97)      US  <b>(71) Applicant:</b> CHA! TECHNOLOGIES, INC. [US/US]; 704 Broadway, New York, NY 10003 (US).  <b>(72) Inventor:</b> SIXTUS, Timothy; 704 Broadway, New York, NY 10003 (US).  <b>(74) Agent:</b> BARKUME, Anthony, R.; Anthony R. Barkume, P.C., Suite 200, 14 South Main Street, Sayville, NY 11782 (US).		<b>(81) Designated States:</b> AU, BG, BR, CA, CN, CZ, HU, ID, IL, JP, KR, MX, NO, NZ, PL, RO, SG, TR, UA, VN, YU, 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).  <b>Published</b> <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>  <b>(88) Date of publication of the international search report:</b> 30 December 1998 (30.12.98)

(54) Title: METHOD AND SYSTEM FOR SECURE ONLINE TRANSACTION PROCESSING



## (57) Abstract

A method for executing a secure online transaction between a vendor computer (14) and a user computer (12), wherein vendor (14) and user (12) computers are interconnected to a network (16). The method comprises the steps of the user computer (12) transmitting a transaction request message to the vendor computer (14) via the computer network (16), the financial transaction request comprising user identification data unique to the user computer (12); in response to receiving the transaction request, the vendor computer (14) sending a transaction verification request to a trust server computer (18) interconnected to the computer network (16), the transaction verification request comprising the user identification data and data indicative of the requested transaction; in response to receiving the transaction verification request, the trust server computer (18) authenticating the user computer (12) by using the user identification data and communicating with the user computer (12) for verification with the user identification data; and the trust server (18) authorizing the transaction when the authenticating step has passed.

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## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US98/04739

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(6) :G06F 13/00; H04K 1/00, H04L 9/00

US CL : 395/186, 187.01, 188.01; 380/3-4, 21, 23-25, 30

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)

U.S. : 395/186, 187.01, 188.01; 380/3-4, 21, 23-25, 30

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
NONE

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

APS: firewall, trust## server, secure transaction, authenticate, verify, validate.

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 5,649,099 A (THEIMER ET AL.) 15 July 1997, Abstract, cols. 5-9.	1
T,E	US 5,785,069 A (OLSEN) 26 May 1998, see entire document.	1-12
T,E	US 5,754,761 A (WILLSEY) 19 May 1998, see entire document.	1-12
Y,P	US 5,684,951 A (GOLDMAN ET AL.) 04 November 1997, see entire document.	1-12
Y,P	US 5,678,041 A (BAKER et al.) 14 October 1997, seen abstract.	1-12
Y,P	US 5,684,950 A (DARE et al.) 04 November 1997, see entire document.	1-12

☒ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

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Date of the actual completion of the international search

29 SEPTEMBER 1998

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**INTERNATIONAL SEARCH REPORT****International application No.**  
**PCT/US98/04739****C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT**

<b>Category*</b>	<b>Citation of document, with indication, where appropriate, of the relevant passages</b>	<b>Relevant to claim No.</b>
<b>Y</b>	<b>US 5,416,842 A (AZIZ) 16 May 1995, see entire document.</b>	<b>1</b>