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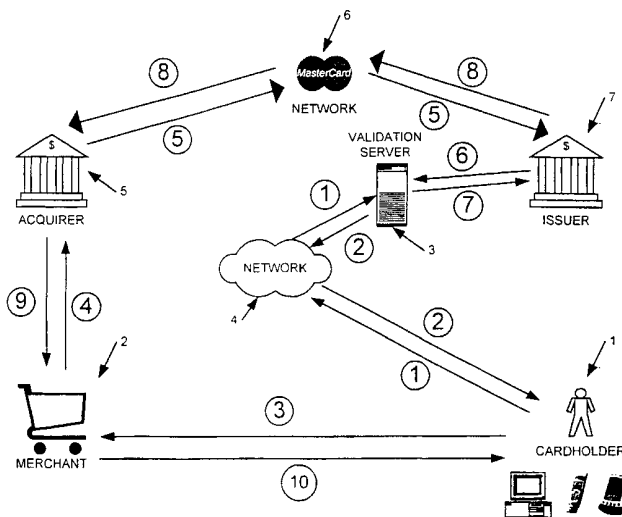
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(54) Title: SECURE PAYMENT METHOD AND APPARATUS



(57) Abstract: A secure transaction method and system is disclosed to allow for goods or services to be paid for using a limited use credit card number. A limited use credit card number is generated by a customer using a number generating device. The number and user identification information is sent to a validation apparatus to validate the generated number against the user identification information. If the validation process is successful, the limited use credit card number is stored to be used for later transaction authorisation. The successfully validated limited use credit card number is then used in a transaction authorisation process to obtain authorisation for a transaction. The validation apparatus receives a limited use credit card number in a request to authorise the transaction, compares the received number with stored numbers, and authorises the transaction in dependence upon the outcome of the comparison.



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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.
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Patent family members are listed in annex.

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