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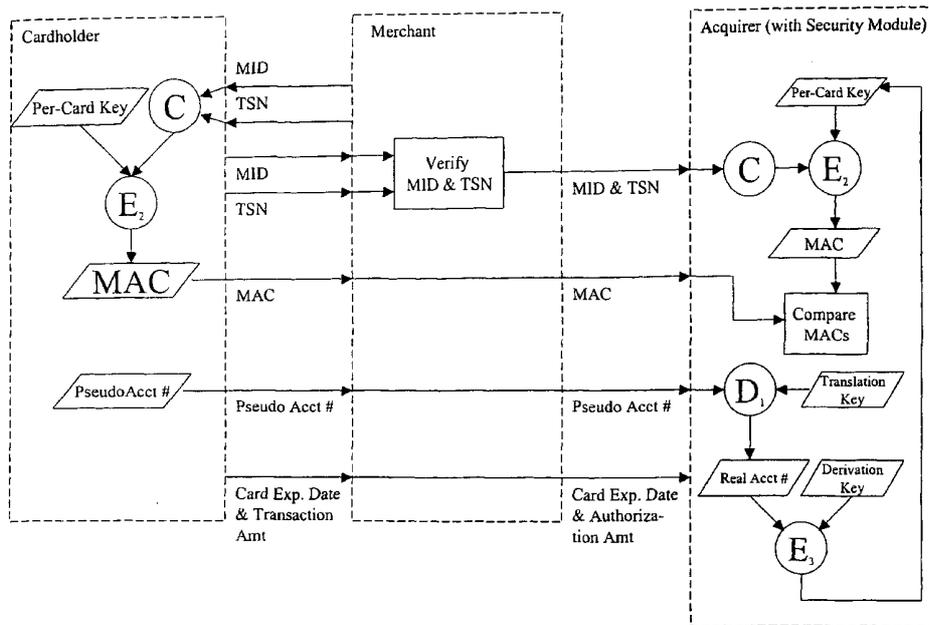
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(54) Title: METHOD AND SYSTEM FOR SECURE PAYMENTS OVER A COMPUTER NETWORK



Secret Key Authentication

(57) Abstract: A method of conducting a financial transaction by a purchaser over a communications network is provided where the purchaser does not transmit his or her "real" payment card information over the network but instead secure payment application software is provided which allows for the transmission of a pseudo account number that is cryptographically processed for purposes of responding to an authorization request based on the real account number.



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INTERNATIONAL SEARCH REPORT

Inte. onal Application No

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A. CLASSIFICATION OF SUBJECT MATTER

IPC 7 G07F7/10 G07F19/00

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 7 G07F G06F

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)

EPO-Internal, WPI Data

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	WO 99 05633 A (MAIN STREET MARKETING) 4 February 1999 (1999-02-04) abstract; claims; figures 3,4 page 8, line 16 -page 13, line 8 ----	1,4
A	WO 99 49424 A (ORBIS PATENTS) 30 September 1999 (1999-09-30) abstract; claims; figures ----	1,4
A	US 5 956 699 A (J.Y. WONG) 21 September 1999 (1999-09-21) the whole document ----	1-4,7,9, 10
A	US 6 000 832 A (D.C. FRANKLIN) 14 December 1999 (1999-12-14) ----	
A,P	WO 00 33497 A (TRANSACTIONSECURE L.L.C.) 8 June 2000 (2000-06-08) -----	

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

Information on patent family members

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