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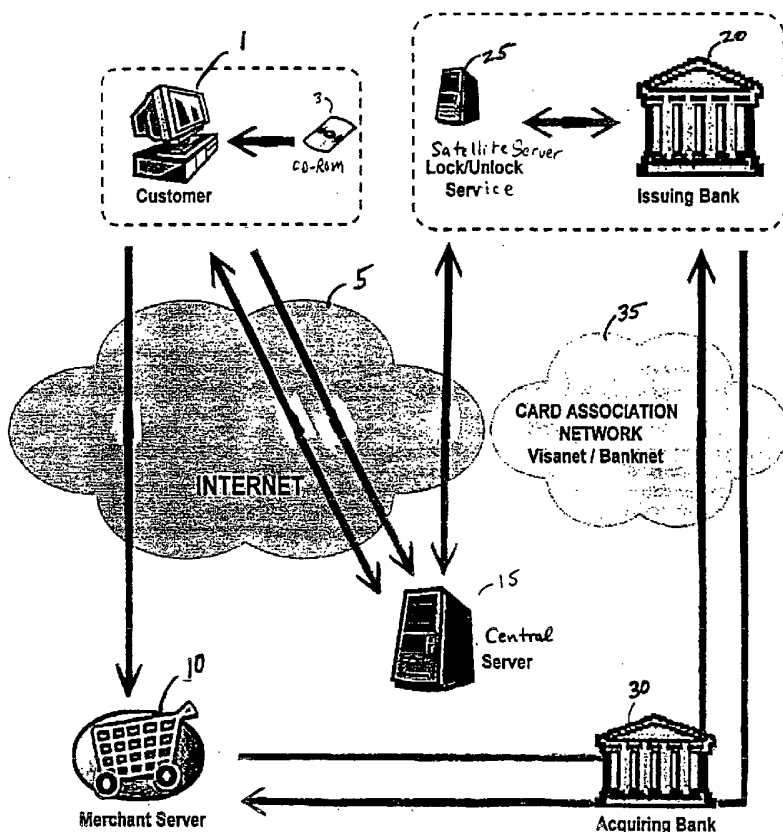
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[Continued on next page]

(54) Title: PAYMENT INSTRUMENT AUTHORIZATION TECHNIQUE



(57) Abstract: A method is provided for protecting a payment instrument in non-face-to-face transactions. The payment instrument is issued by an issuing entity and associated with an authorized instrument holder. The authorized instrument holder is subject to authentication by trusted third party with whom the payment instrument holder has previously registered. The method includes: the authorized instrument holder communicating with the issuing entity to block, on a default basis, authorization of the payment instrument for non-face-to-face transactions unless authorized to unblock the payment instrument by the trusted third party; prior to a non-face-to-face transaction, the authorized instrument holder communicating with the trusted third party to subject him or herself to authentication and to request that the payment instrument be unblocked; and the trusted third party authenticating the authorized instrument holder, and if the authentication result is positive, communicating with the issuing entity to request unblocking of the payment instrument.

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GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent
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INTERNATIONAL SEARCH REPORT

Interr	Application No
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A. CLASSIFICATION OF SUBJECT MATTER
 IPC 7 G07F19/00 G07F7/10 G07F7/02 G07F7/08

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

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6 105 008 A (PRINGLE STEVEN JOHN ET AL) 15 August 2000 (2000-08-15) abstract column 13, line 15 -column 14 column 24, line 49 - line 67	1-20
Y	FR 2 752 977 A (TCHAKGARIAN GERARD) 6 March 1998 (1998-03-06) page 2, line 26 - line 34 page 5, line 21 -page 6, line 7 page 8, line 8 - line 14	1-20
A	DE 36 12 507 A (ARRAS PETER) 15 October 1987 (1987-10-15) abstract	1-20

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Patent family members are listed in annex.

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INTERNATIONAL SEARCH REPORT

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