



- [54] **METHOD AND SYSTEM FOR SECURE ONLINE TRANSACTION PROCESSING**
- [75] Inventor: **Timothy Sixtus**, New York, N.Y.
- [73] Assignee: **cha!Technologies Services, Inc.**, New York, N.Y.
- [21] Appl. No.: **08/816,410**
- [22] Filed: **Mar. 13, 1997**
- [51] **Int. Cl.⁶** **G06F 13/00**
- [52] **U.S. Cl.** **395/187.01; 395/188.01**
- [58] **Field of Search** 395/188.01, 187.01, 395/186; 380/3, 4, 21, 23, 24, 25, 30

Jim Sabo, "Riding Shotgun on the Electronic Stagecoach", NetGuide, Aug., 1996, pp. 119-124.
 Larry Loeb, "The Stage is Set", Internet World, Aug., 1996, pp. 55-59.
 Marvin A. Sirbu, "Credits and Debits on the Internet", IEEE Spectrum, Feb., 1997, pp. 23-29.
 David Chaum et al., "Minting Electronic Cash", IEEE Spectrum, Feb., 1997, pp. 31-34.
 Peter S. Gemmill, "Traceable e-Cash", IEEE Spectrum, Feb., 1997, pp. 35-37.
 Robert W. Baldwin et al., "Locking the e-Safe", IEEE Spectrum, Feb., 1997, pp. 40-46.

Primary Examiner—Joseph E. Palys
Assistant Examiner—Norman Michael Wright
Attorney, Agent, or Firm—Anthony R. Barkume

[56] **References Cited**

U.S. PATENT DOCUMENTS

5,416,842	5/1995	Aziz	380/30
5,557,518	9/1996	Rosen	364/408
5,592,375	1/1997	Salmon et al.	395/207
5,649,099	7/1997	Theimer et al.	395/187.01
5,678,041	10/1997	Baker et al.	395/609
5,684,950	11/1997	Dare et al.	395/187.01
5,684,951	11/1997	Goldman et al.	395/188.01
5,754,761	5/1998	Willsey	395/186
5,758,069	5/1998	Olsen	395/187.01

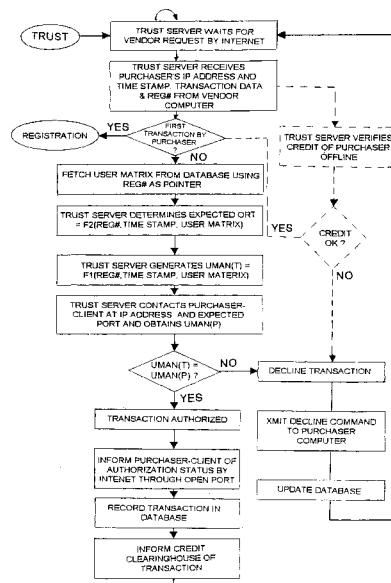
OTHER PUBLICATIONS

Netscape Communications Corporation, "Netscape Live-Payment White Paper", Oct. 02, 1996 (located on Internet) pp. 1-14.
 Michele Rosen, "Cash for Cyberspace", Midrange Systems, Apr. 12, 1996, pp. 34-35.
 Stephan Somogyi, "Mediascape—How Would You Like to Pay for That?", Digital Media, vol.4, No. 7, pp. 13-17.
 Candee Wilde, "Internet Security: A Moving Target", Interactive Age, May 13, 1996.
 B. Clifford Newman et al. "Requirements for Network Payment: The NetCheque Perspective", pp. 32-36.

[57] **ABSTRACT**

A method for executing a secure online transaction between a vendor computer and a user computer, wherein the vendor computer and the user computer are interconnected to a computer network such as the Internet for data communications therebetween. The method comprises the steps of the user computer transmitting a transaction request message to the vendor computer via the computer network, the financial transaction request comprising user identification data unique to the user computer; in response to receiving the transaction request, the vendor computer sending a transaction verification request to a trust server computer interconnected to the computer network, 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 authenticating the user computer by using the user identification data and communicating with the user computer for verification with the user identification data; and the trust server authorizing the transaction when the authenticating step has passed.

11 Claims, 10 Drawing Sheets



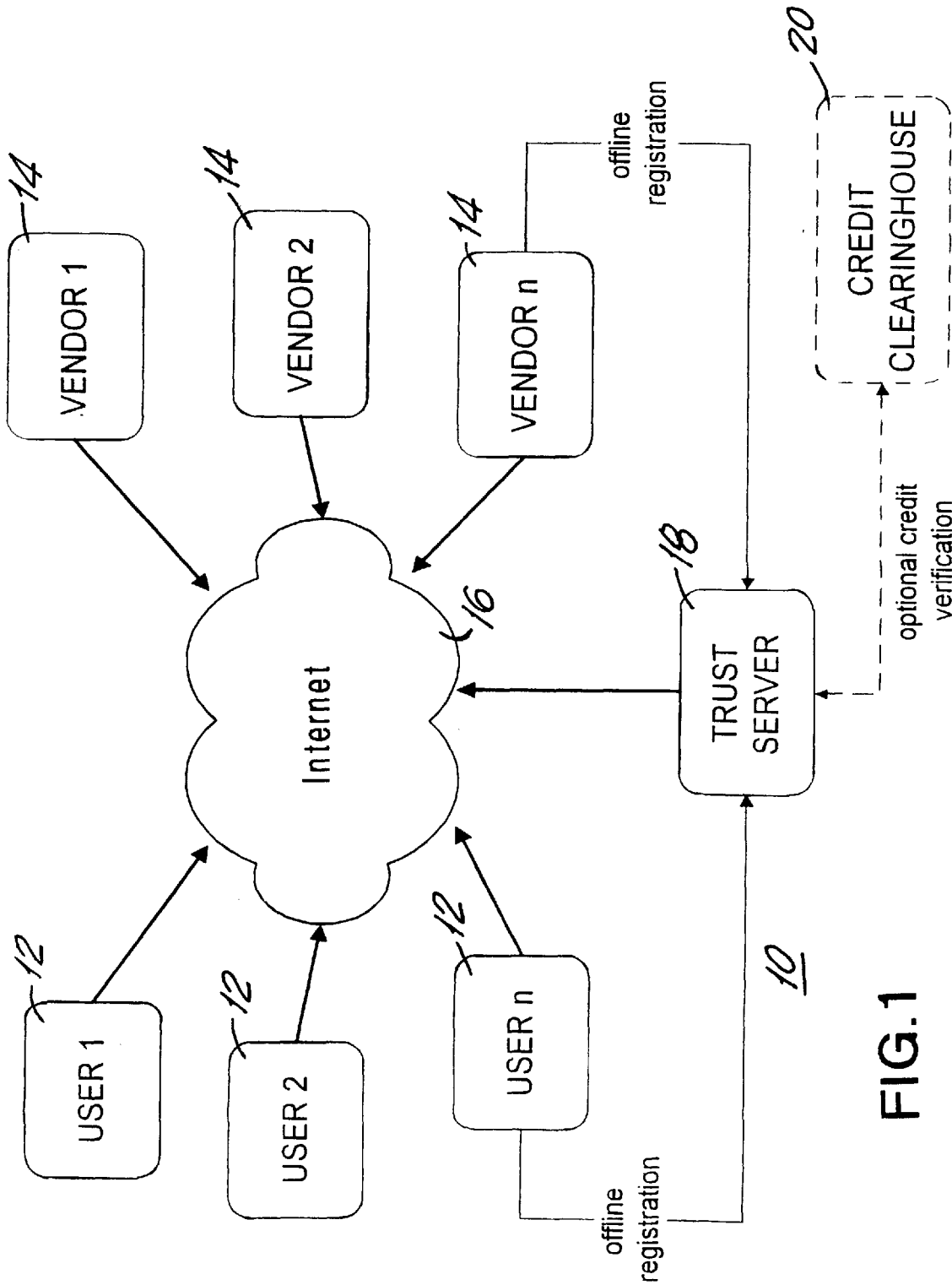


FIG. 1

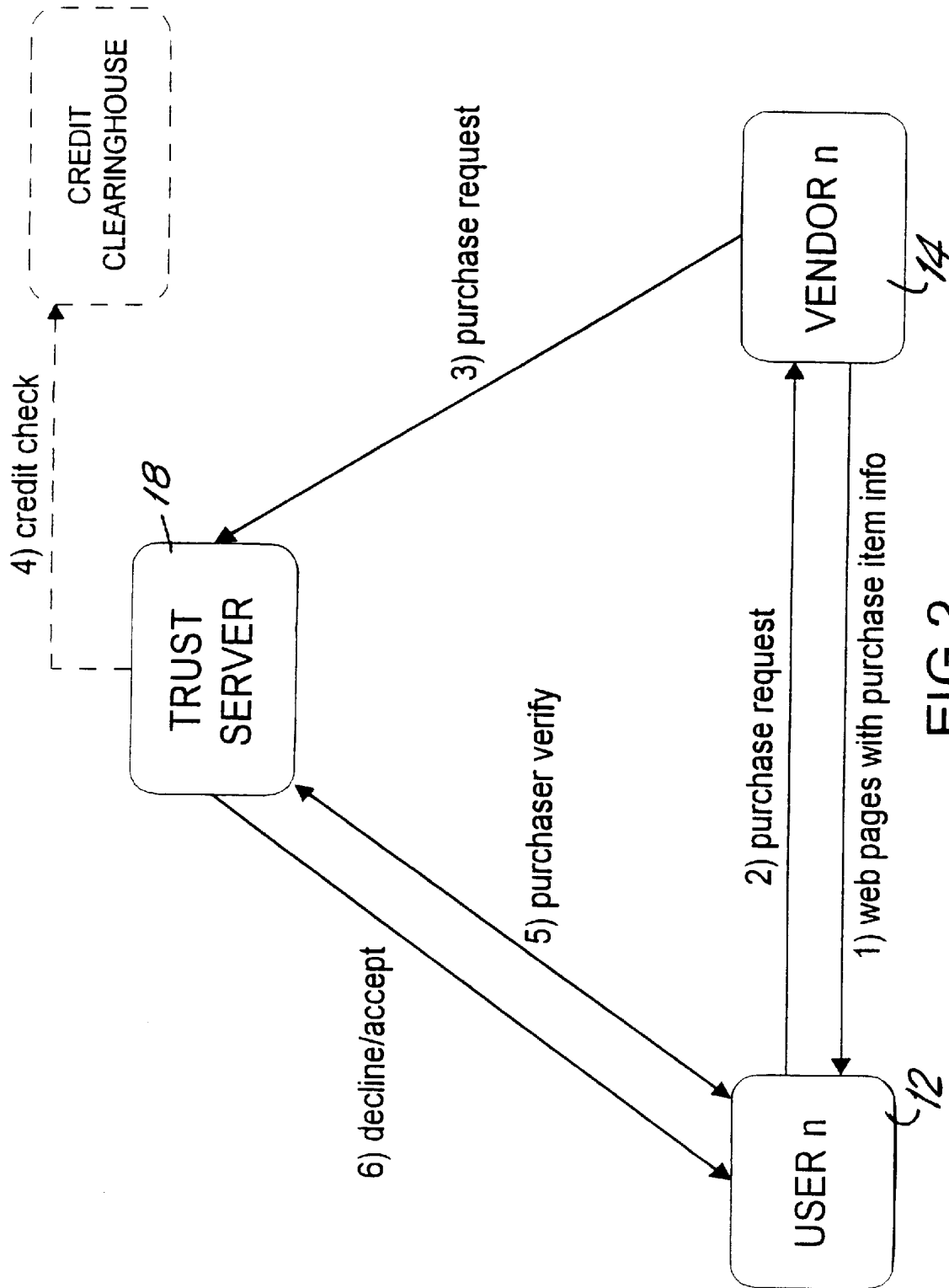


FIG.2

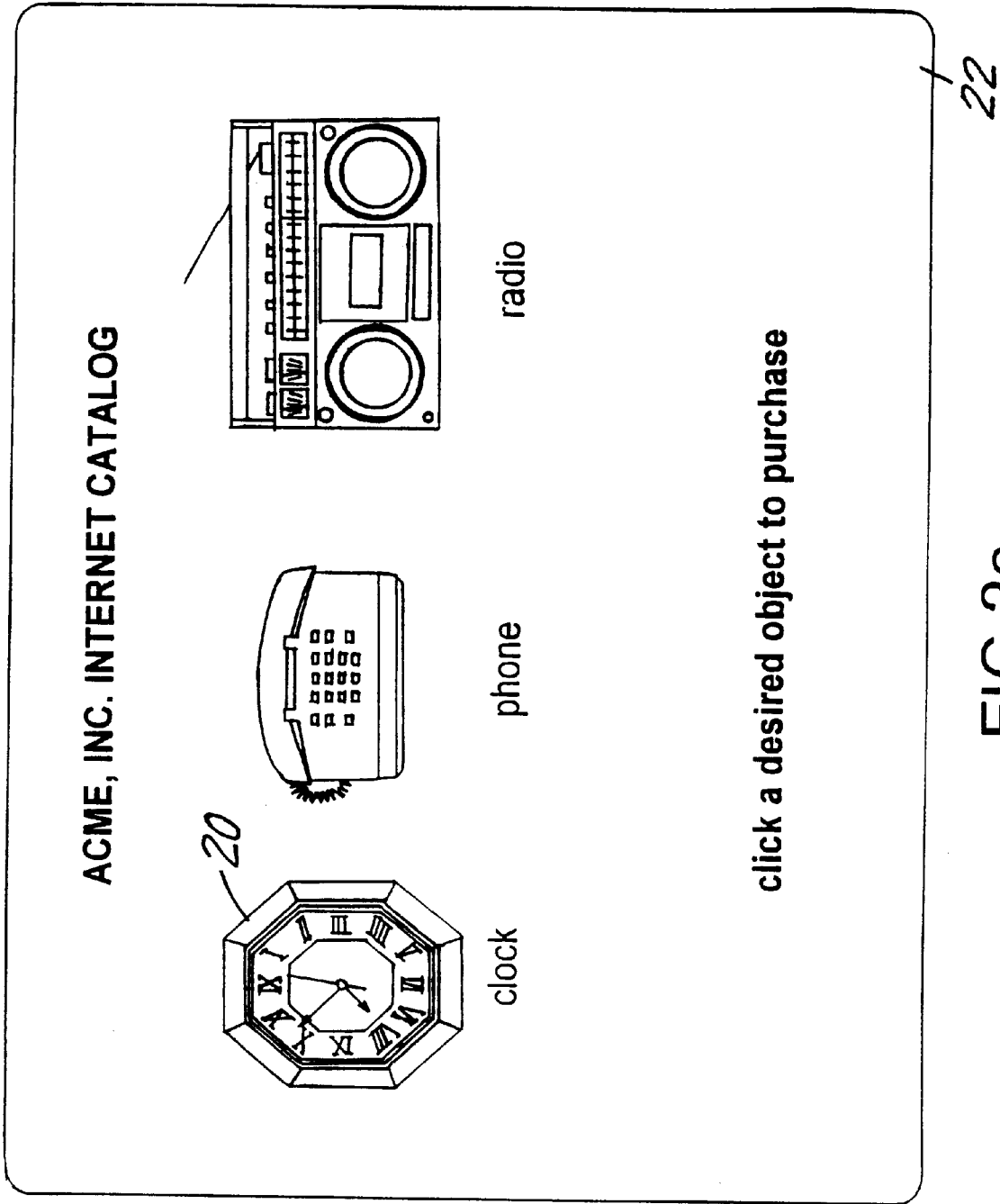


FIG.2a

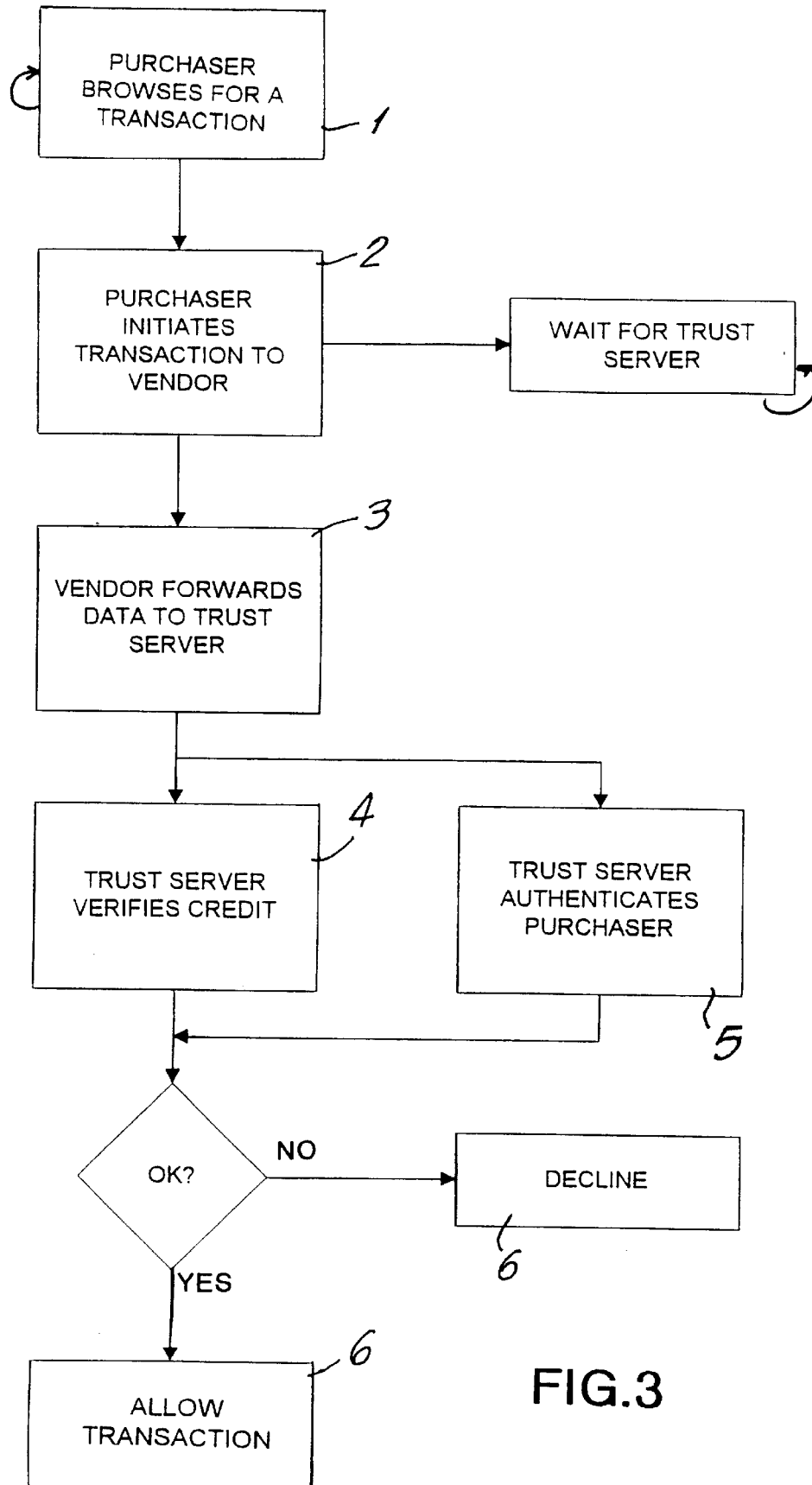


FIG.3

Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.