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United States Patent [19]

Sixtus

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[54] **METHOD AND SYSTEM FOR SECURE ONLINE TRANSACTION PROCESSING**

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[21] Appl. No.: **08/816,410**

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[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

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Assistant Examiner—Norman Michael Wright
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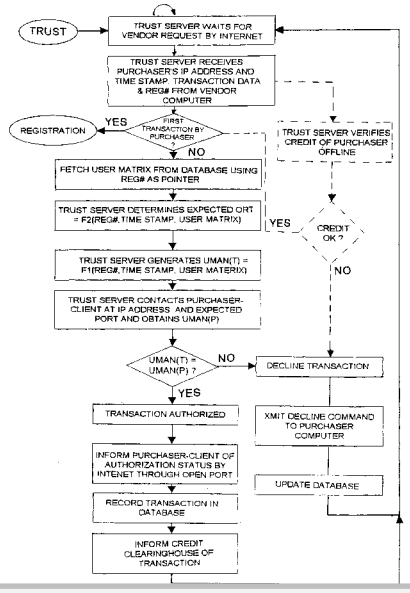
[57] **ABSTRACT**

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



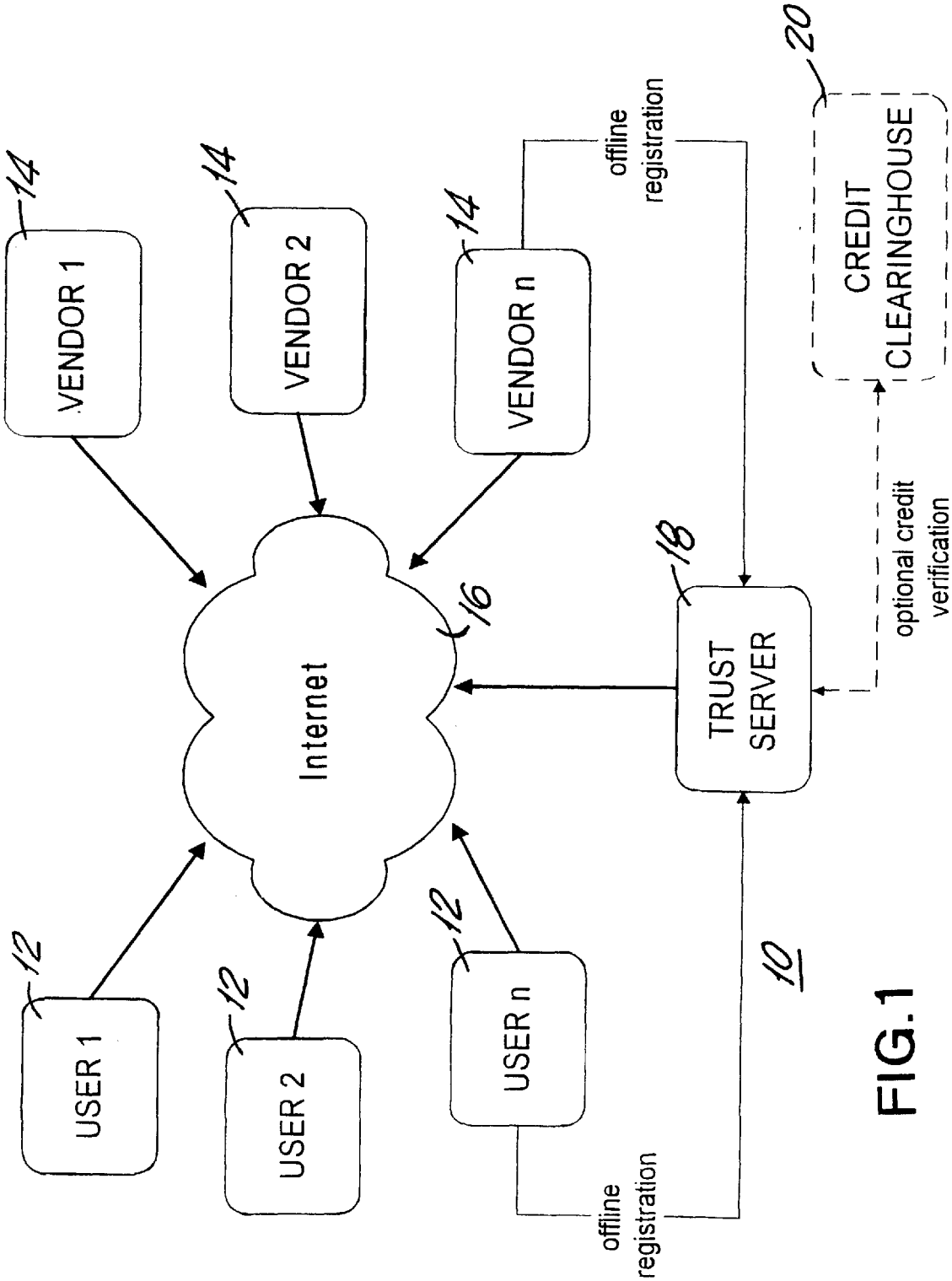


FIG. 1

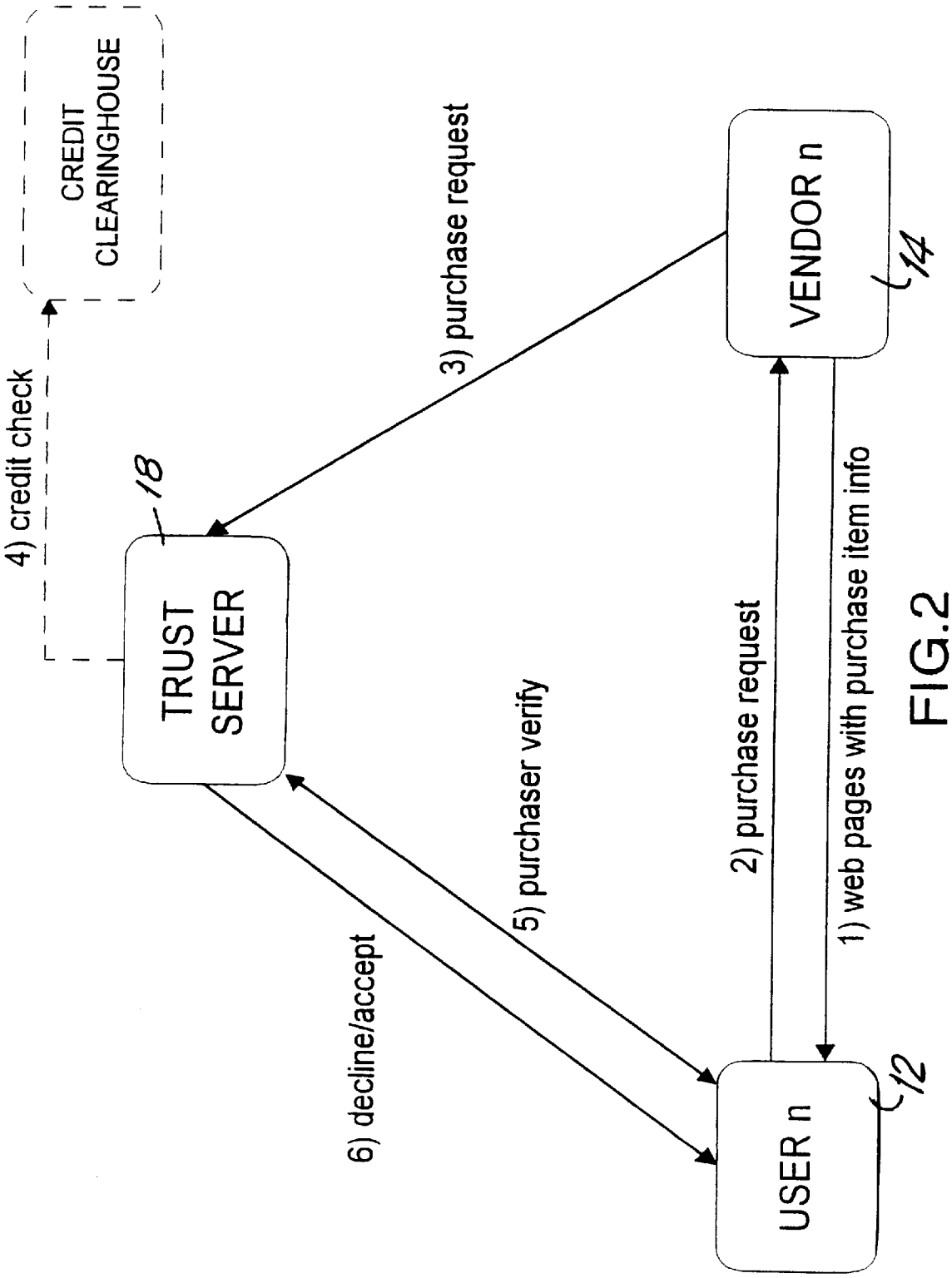


FIG.2

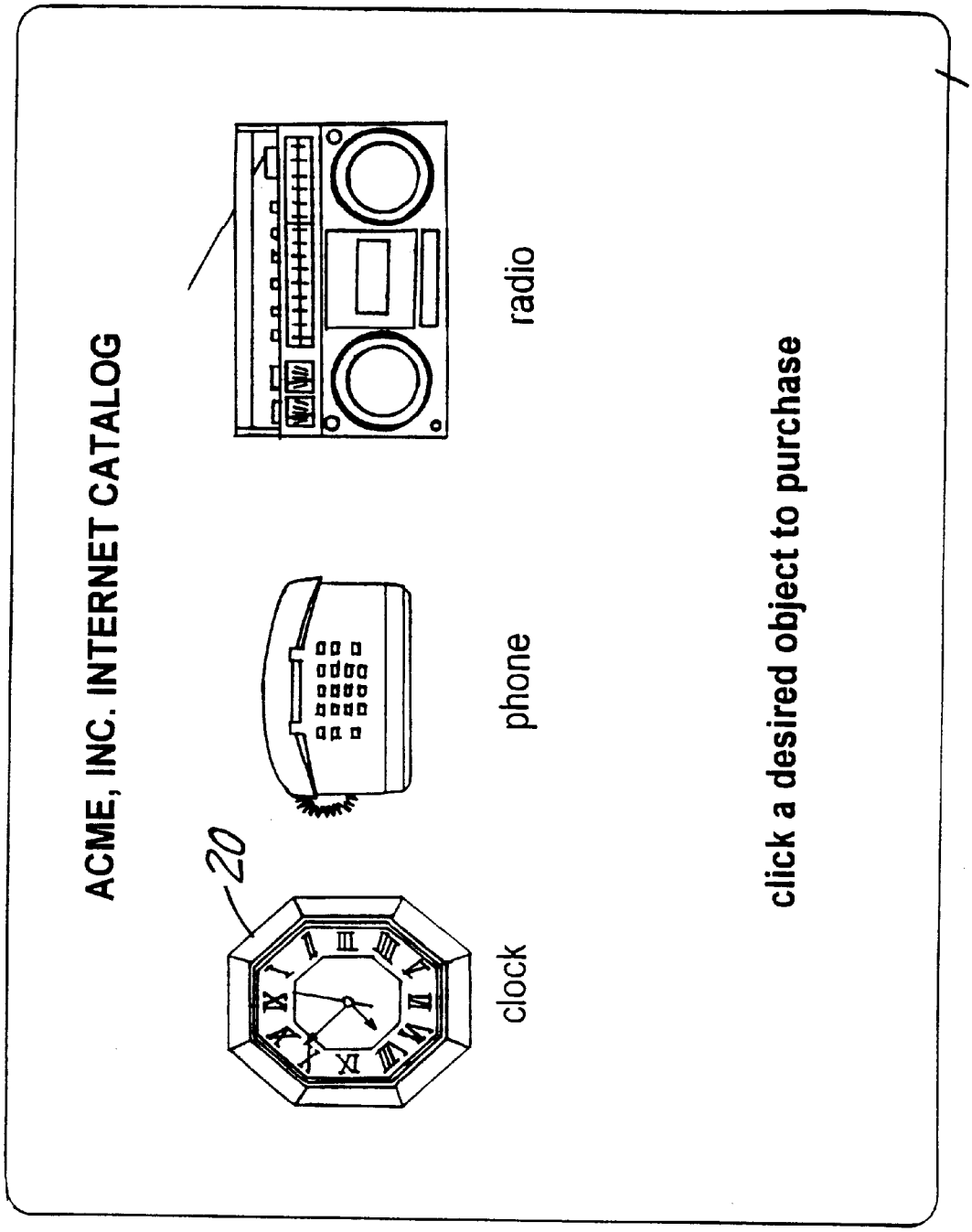


FIG.2a

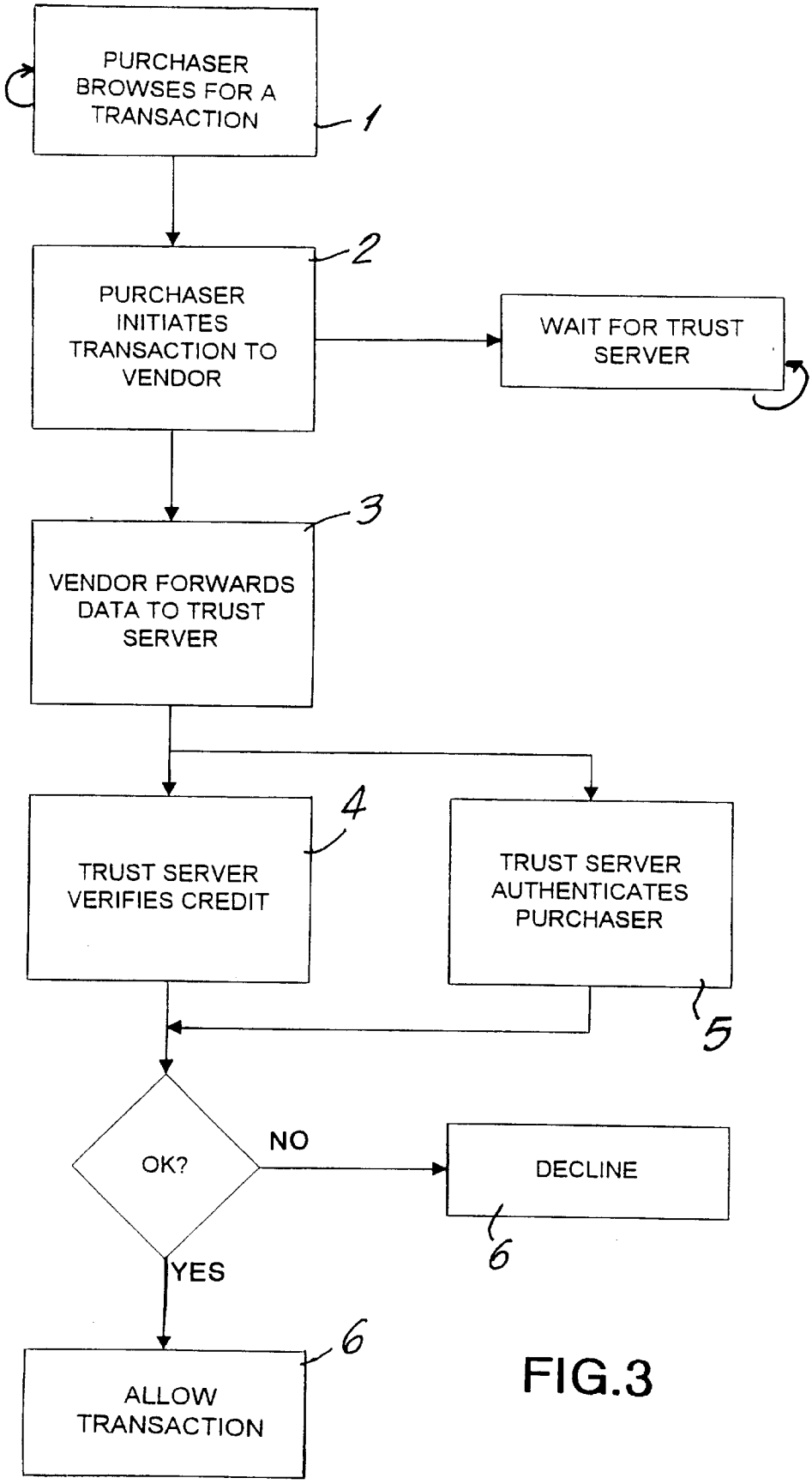


FIG.3

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