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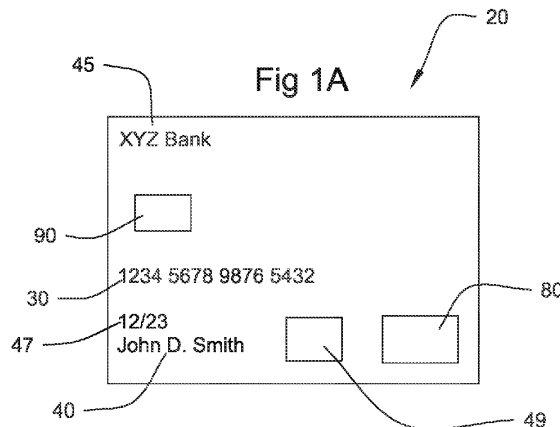
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(54) Title: A METHOD OF SECURING A PAYMENT CARD TRANSACTION



(57) Abstract: A system for preventing or inhibiting Payment Card fraud. When a Payment Card transaction is initiated, the card network conveys cardholder identifying information to the bank that issued the Payment Card. The issuing bank generate a random, one time data code (OTDC) upon receipt of cardholder identifying information. Alternatively, the cardholder may request an OTDC, by directly messaging the issuing bank or via an automated communication between the cardholder's mobile device and the issuing bank. The issuing bank then sends the cardholder an OTDC, preferably via an encrypted, secured transmission. The cardholder provides the OTDC to the merchant. The OTDC is part of the issuing bank's transaction approval criteria. The transaction should not be approved unless the merchant provides the OTDC to the issuing bank. The OTDC will only work for the transaction in question, and it will preferably expire shortly after its generation, if it remains unused.

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