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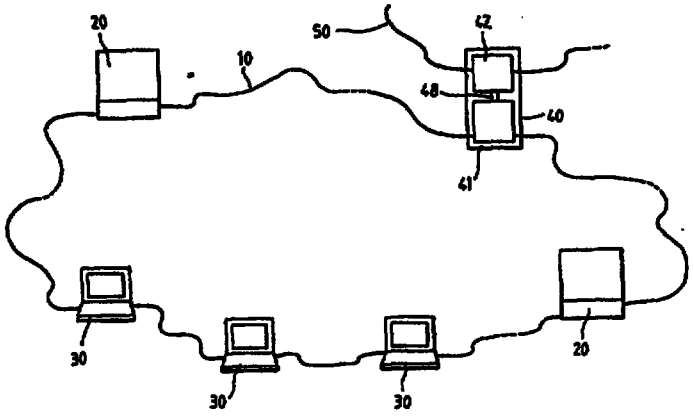
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(54) Title: ELECTRONIC PAYMENT METHOD FOR PURCHASE-RELATED TRANSACTIONS OVER A COMPUTER NETWORK



(57) Abstract

A method using an open communication network (10) to which retailer server stations (20) and customer stations (30) are connected. According to the method, a retailer server station generates a payment slip for the planned purchase transaction between the retailer and a customer, which slip comprises data on the retailer, the customer, the purchased item or service and the price; the payment slip is transmitted over the network to a payment server station (40); the payment server automatically checks whether the payment of said price is authorised for the customer in question, by querying the client's personal account set up in the payment server for paying small amounts, or, in the case of larger amounts, by making a query over a banking network (50) separate from the computer network (10); if the payment is authorised, the payment server generates a cash voucher comprising at least some of the data on the payment slip; and the cash voucher is transmitted to the retailer to enable the purchase to go ahead.

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(54) Title: INTERACTIVE SMART CARD SYSTEM FOR INTEGRATING THE PROVISION OF REMOTE AND LOCAL SERVICES

(57) Abstract

The present invention includes methods and apparatus for increasing the efficiency of remote service transactions. According to the present invention, a smart card (10) includes optics (24) for receiving information from a television channel and a modem (42) for providing real-time two way communication with a remote service provider (16). To maintain system security, data that is provided to the card may be encrypted. The present invention also includes applications of the smart card such as remote financial services, near video-on-demand with automated order and billing, pay-per-view with automated order and billing, appointment TV, home shopping, real-time market studies and opinion polls and electronic gaming and sweep-stakes.

