

(19) World Intellectual Property Organization
International Bureau



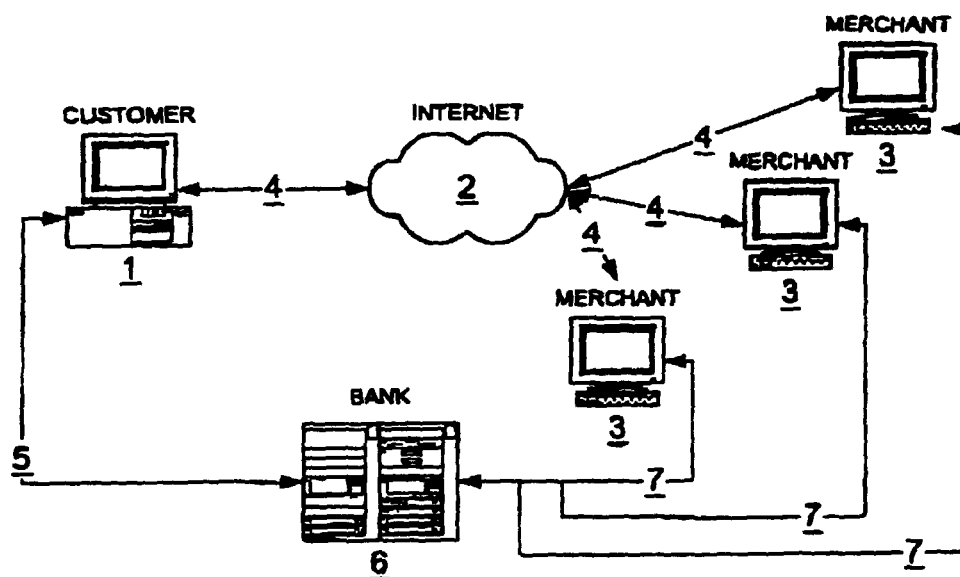
(43) International Publication Date
26 July 2001 (26.07.2001)

PCT

(10) International Publication Number
WO 01/54015 A1

- (51) International Patent Classification⁷: **G06F 17/60**
- (21) International Application Number: PCT/SG01/00007
- (22) International Filing Date: 18 January 2001 (18.01.2001)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
200000291-5 18 January 2000 (18.01.2000) SG
- (71) Applicant (for all designated States except US): **CAZH PTE LTD.** [SG/SG]; Cecil Street 90, #14-01, 069531 Singapore (SG).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **NARAYANAN, Shankar** [IN/SG]; Block 709, #04-3876, Bedok Reservoir Road, 430709 Singapore (SG). **SINGH, Navtej** [SG/SG]; Peach Garden 6, #11-08, 437606 Singapore (SG). **SWAMINATHAN, Vishnuram** [IN/SG]; Block 738, #02-5404, Bedok Reservoir Road, 430738 Singapore (SG).
- (74) Agents: **JACOB, Sheena, R.** et al.; Alban Tay Mahtani & De Silva, Robinson Road 39, #07-01 Robinson Point, 068911 Singapore (SG).
- (81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.
- (84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).
- Published:
— with international search report
- For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: ELECTRONIC TRANSACTIONS AND PAYMENTS SYSTEM



(57) Abstract: Secure electronic transaction system is provided between a plurality of computer systems and other electronic terminals wholly or partly over a public communication system such as the internet, a closed communication system such as a banking network or point-to-point communications such as dial-up connections and leased lines. Secure transmission of transaction information instructions and payment instructions is provided from a customer's computer system to the customer's bank's computer system. The bank's computer system processes and evaluates the instructions and transmits by way of secure transmissions the transaction instructions and payment instructions to the merchant's computer system.