

Method and Systems for Issuing and Managing Electronic Payments (eCheque)

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Abstract

The present invention relates to the field of transaction processing methods and systems. More specifically, the present invention relates to the field of transaction
10 processing methods and system for issuing and managing electronic payments made directly on bank accounts. The method includes: creating an instrument for payment, transmitting the instrument and the using an apparatus for verifying the authenticity of the payment instrument as well as processing the payment.

15 **Figure 1**