Electronic till system for electronic purse

ABSTRACT

Electronic purse payment system in the form of a smart card in which the payment of a purchase in a shop, called a transaction, is carried out by a payment terminal (20), by deducting the amount of the purchase made by the holder of the electronic purse from the amount remaining in the purse memory, the payment terminal being connected to a bank system of the type comprising an authorization center (22), an acquisition system (24) for collecting all the transactions made using the payment terminal and a centralized compensation system (26). The system includes an electronic till device (14) located where the transaction takes place including at least a reading/writing device (40) to read/write into the memory of the electronic purse, a microprocessor (36), a memory (38) and a security application module (42) for giving to the microprocessor the authorization to perform the transaction, the contents of the purse memory being increased of an amount equal to the amount of the purchase when the purse memory is read by the reading/writing device so that the management of a transaction made at the shop is achieved at the location of the transaction.

Figure 1

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