FIG. 1

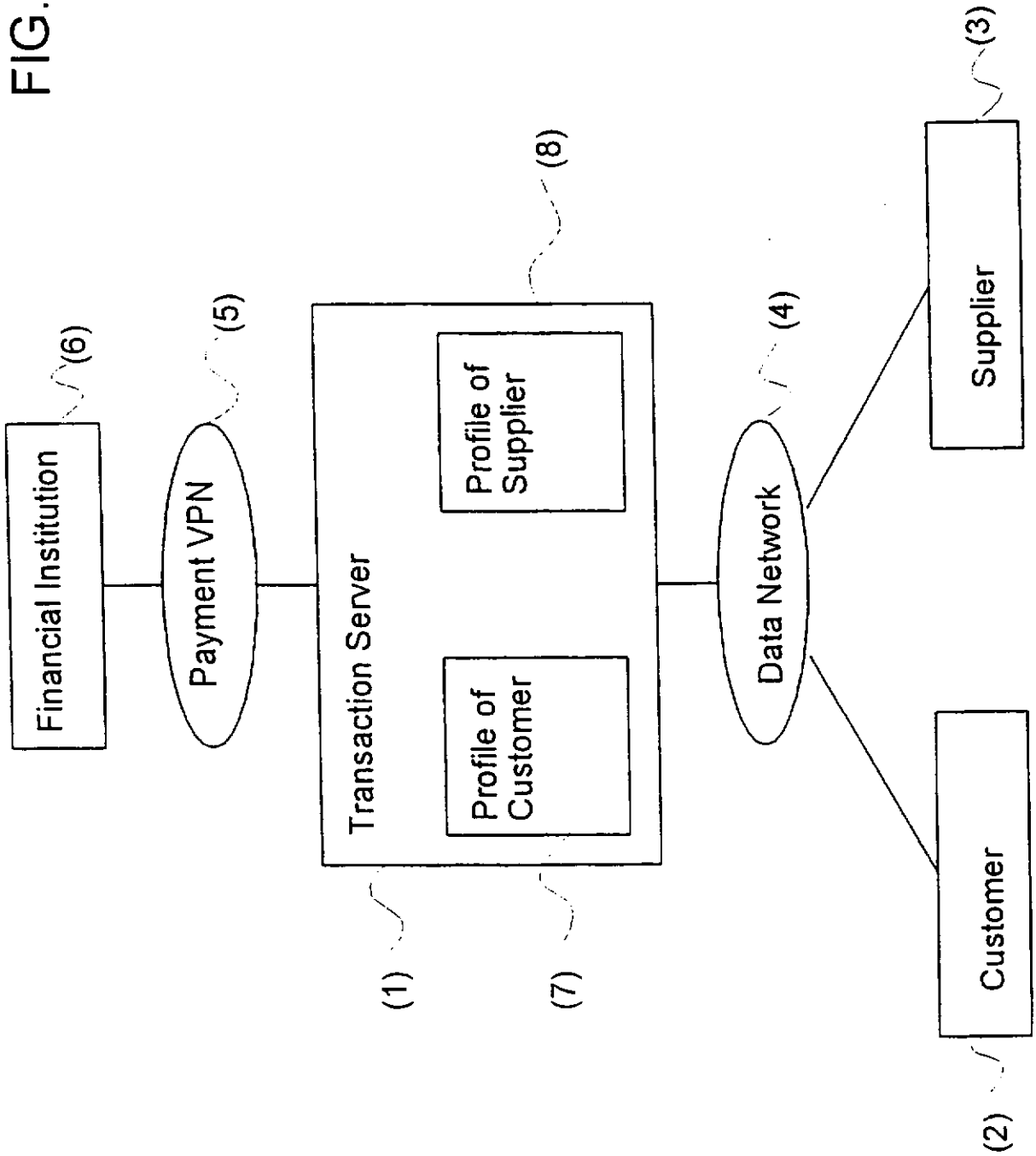

Financial Institution
(6)
Payment VPN
(5)
Transaction Server
Profile of Supplier
Profile of Customer
(8)
(1)
(7)
Data Network
(4)
Supplier
(3)
Customer
(2)

FIG. 2

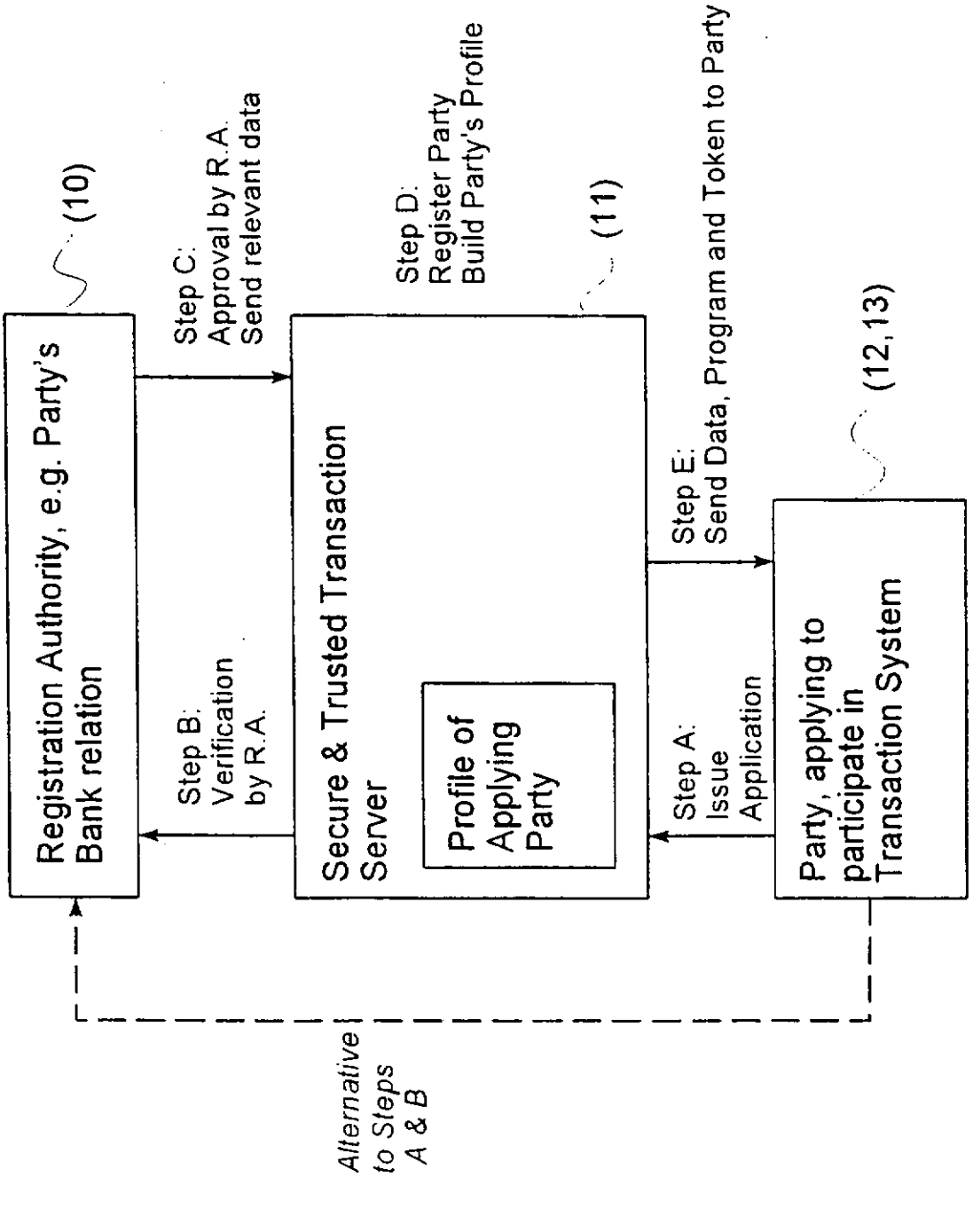

Registration Authority, e.g. Party's Bank relation
(10)
Step C:
Approval by R.A.
Send relevant data
Step B:
Verification
by R.A.
Secure & Trusted Transaction Server
Profile of Applying Party
Step D:
Register Party
Build Party's Profile
(11)
Step E:
Send Data, Program and Token to Party
Step A:
Issue
Application
Party, applying to participate in Transaction System
(12,13)
Alternative to Steps A & B

FIG. 3

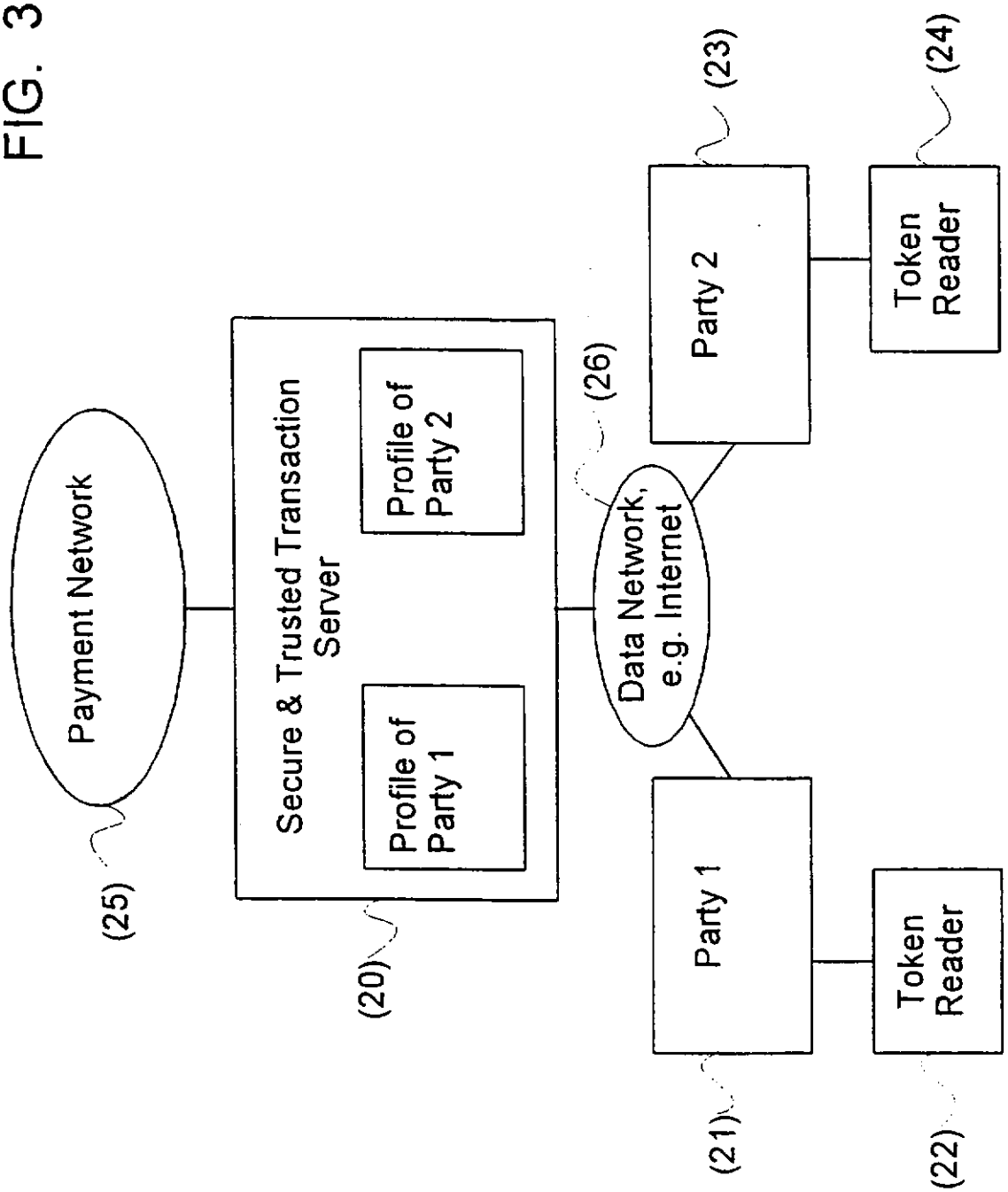

Payment Network
(25)
Secure & Trusted Transaction Server
Profile of Party 1
Profile of Party 2
(20)
(26)
Data Network, e.g. Internet
Party 1
Party 2
(21)
(23)
Token Reader
Token Reader
(22)
(24)

FIG. 4

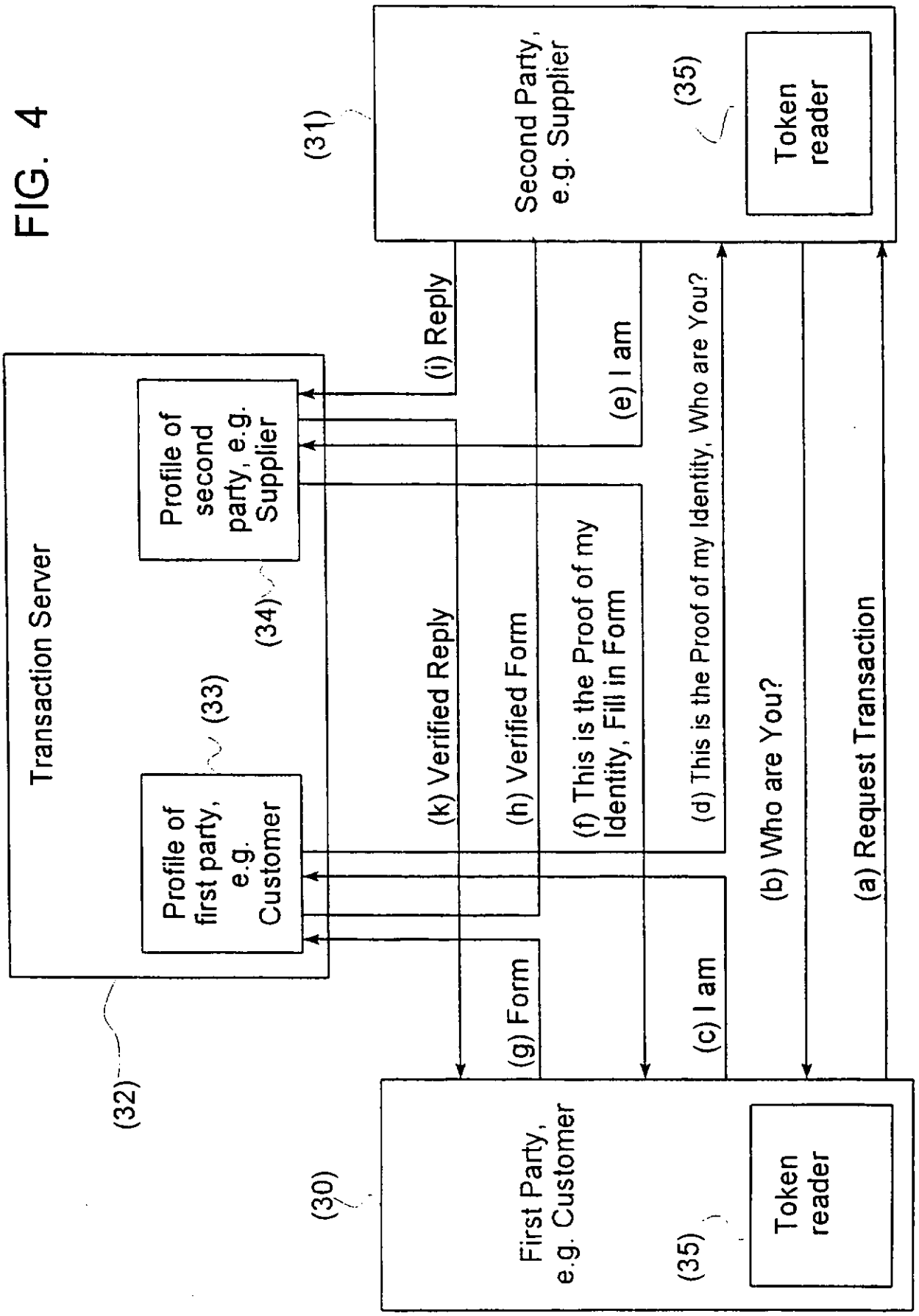

Transaction Server
Profile of first party, e.g. Customer
Profile of second party, e.g. Supplier
(32)
(33)
(34)
(30)
First Party, e.g. Customer
(31)
Second Party, e.g. Supplier
(35)
Token reader
(35)
Token reader
(a) Request Transaction
(b) Who are You?
(c) I am
(d) This is the Proof of my Identity, Who are You?
(e) I am
(f) This is the Proof of my Identity, Fill in Form
(g) Form
(h) Verified Form
(i) Reply
(k) Verified Reply

FIG. 5

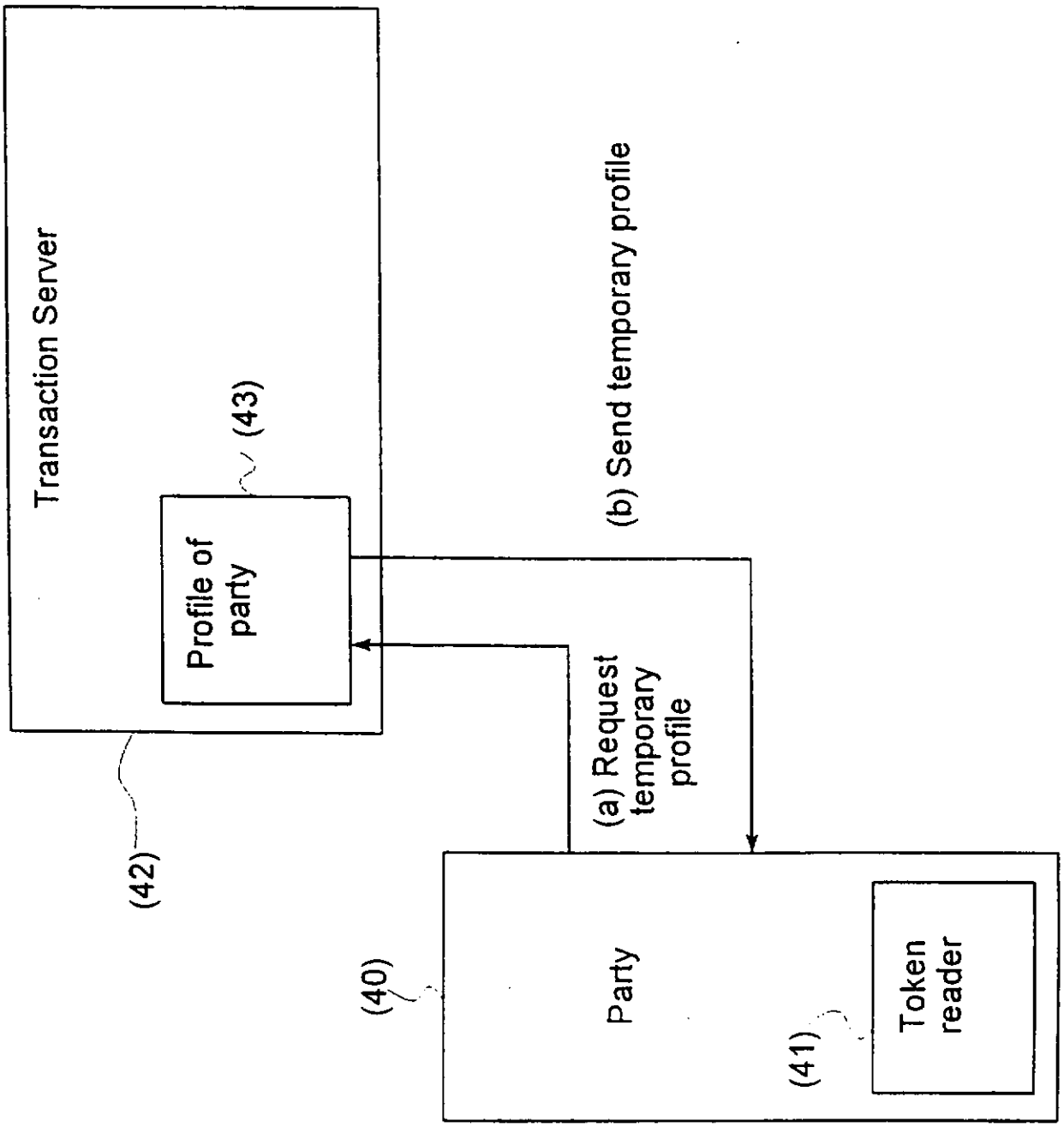

Transaction Server
Profile of party
(43)
(42)
(b) Send temporary profile
(a) Request temporary profile
(40)
Party
Token reader
(41)

FIG. 6

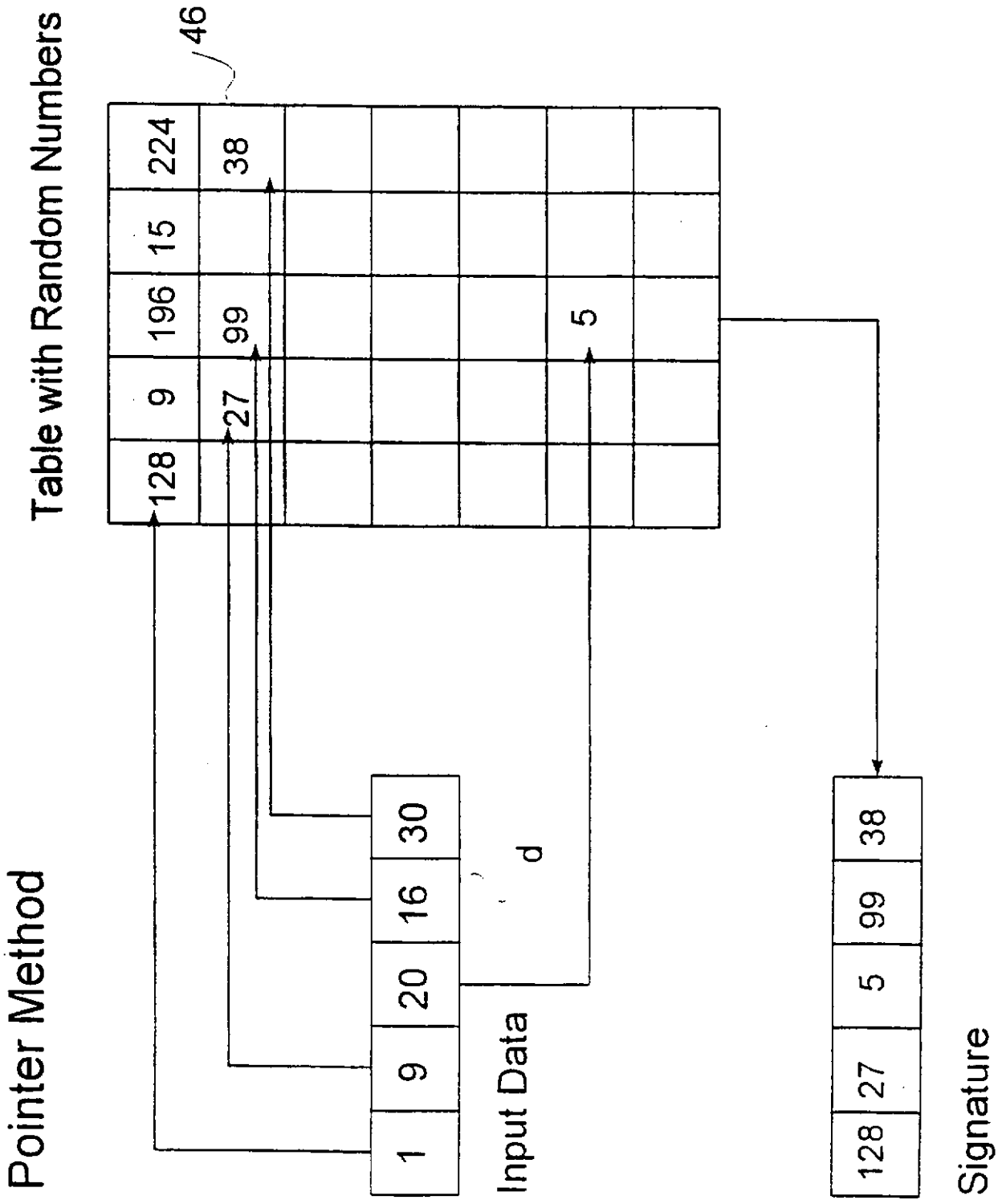

Pointer Method
Table with Random Numbers
46
224
38
15
196
99
5
9
27
128
1
9
20
16
30
d
Input Data
128
27
5
99
38
Signature

FIG. 7

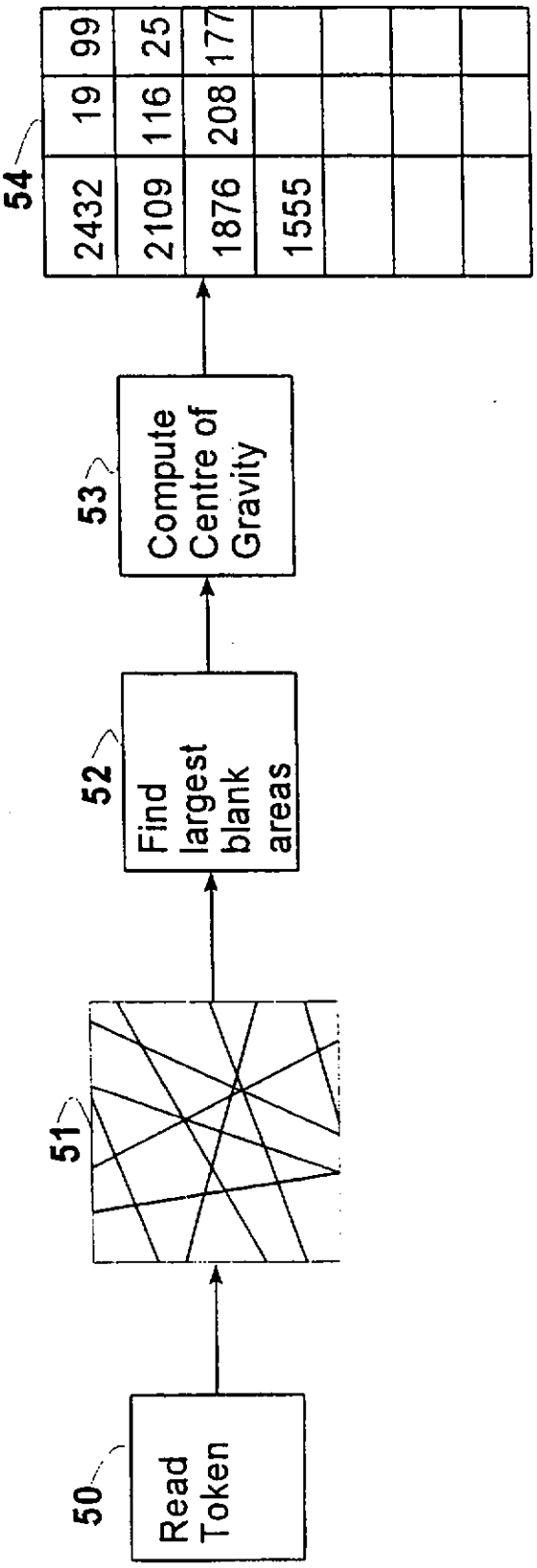

50
Read Token
51
52
Find largest blank areas
53
Compute Centre of Gravity
54
2432
19
99
2109
116
25
1876
208
177
1555

FIG. 8

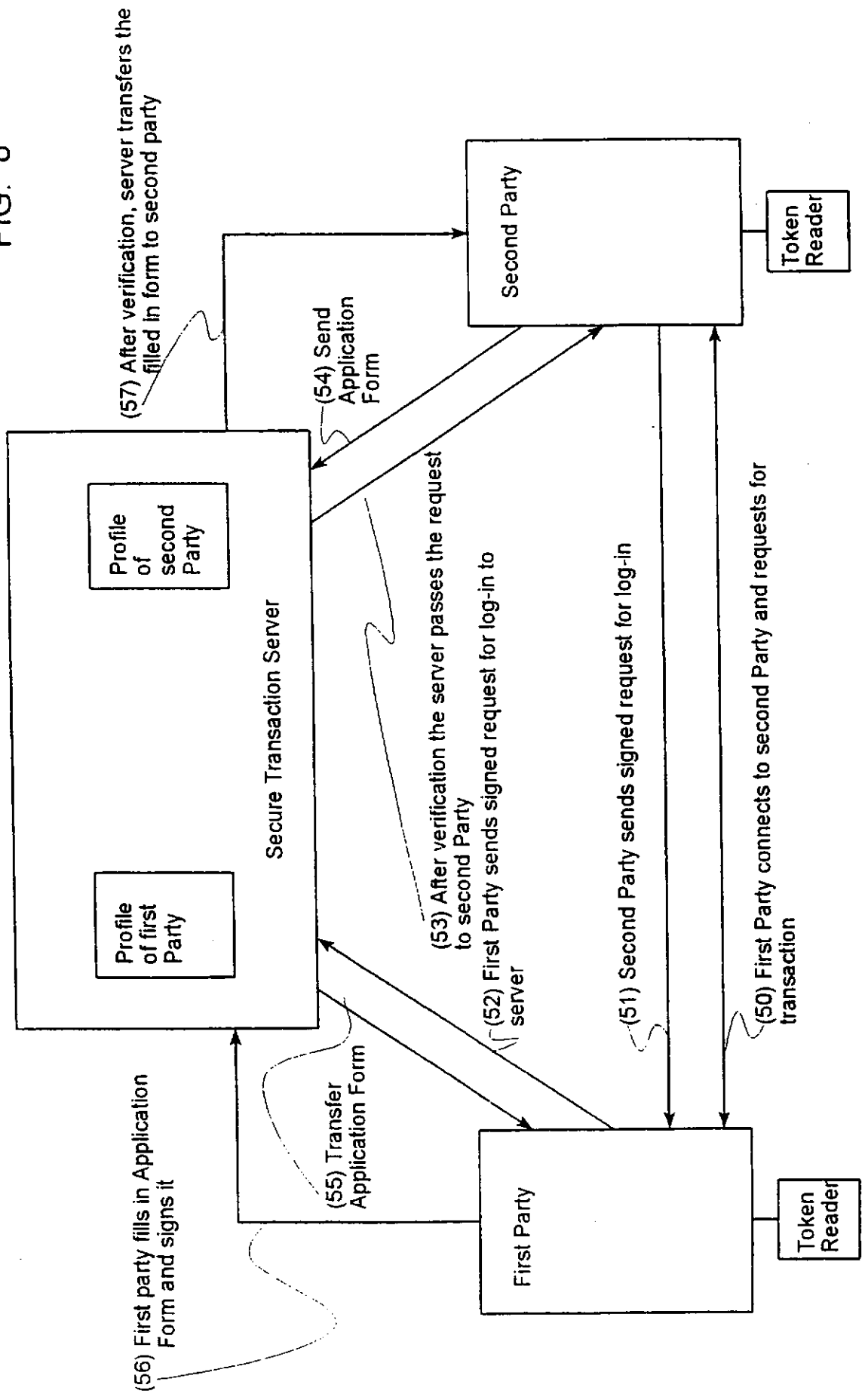

(57) After verification, server transfers the filled in form to second party
Second Party
Token Reader
(54) Send Application Form
Profile of second Party
Secure Transaction Server
Profile of first Party
(53) After verification the server passes the request to second Party
(52) First Party sends signed request for log-in to server
(51) Second Party sends signed request for log-in
(50) First Party connects to second Party and requests for transaction
(55) Transfer Application Form
(56) First party fills in Application Form and signs it
First Party
Token Reader

FIG. 9

Sample Transaction Flow

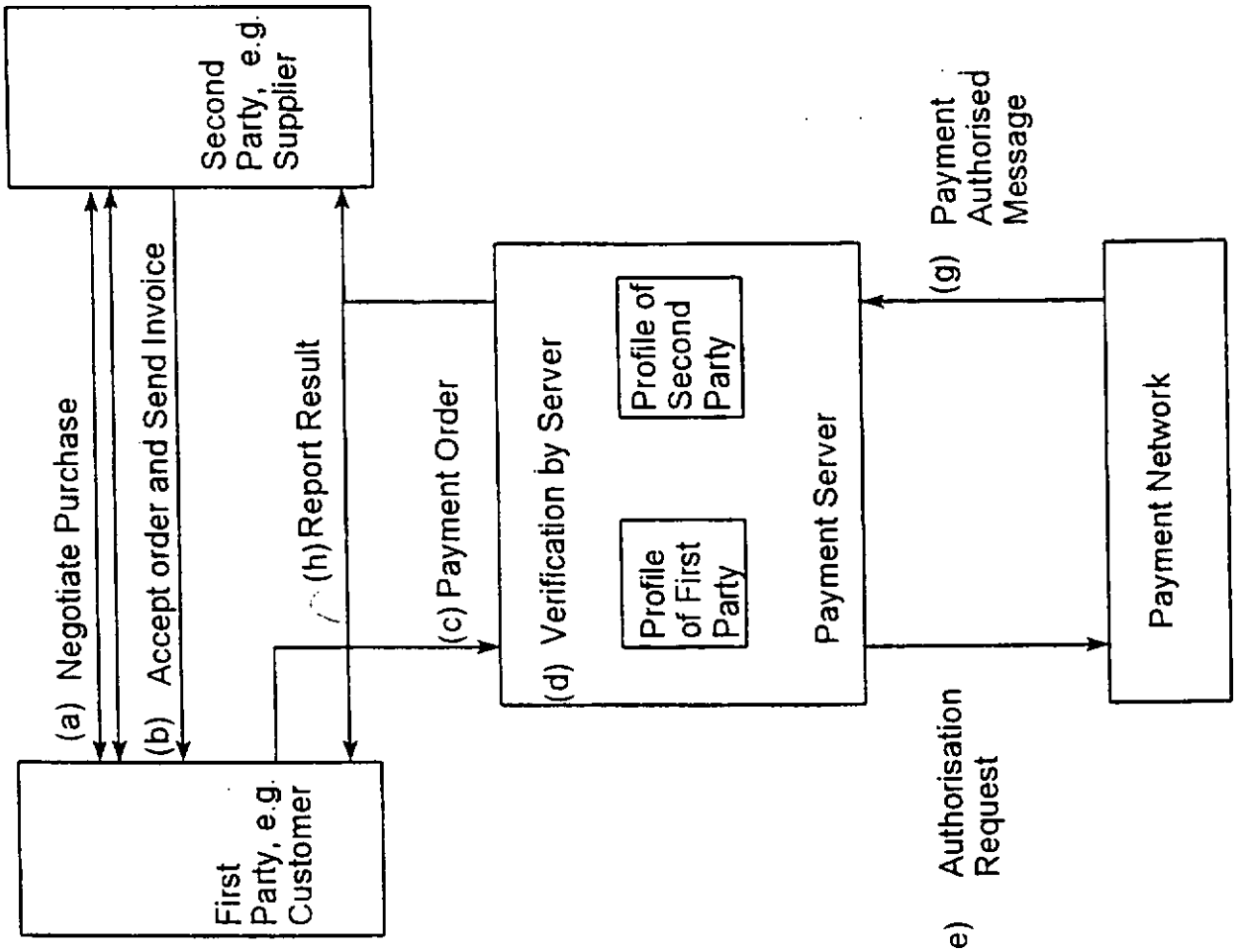


FIG. 10

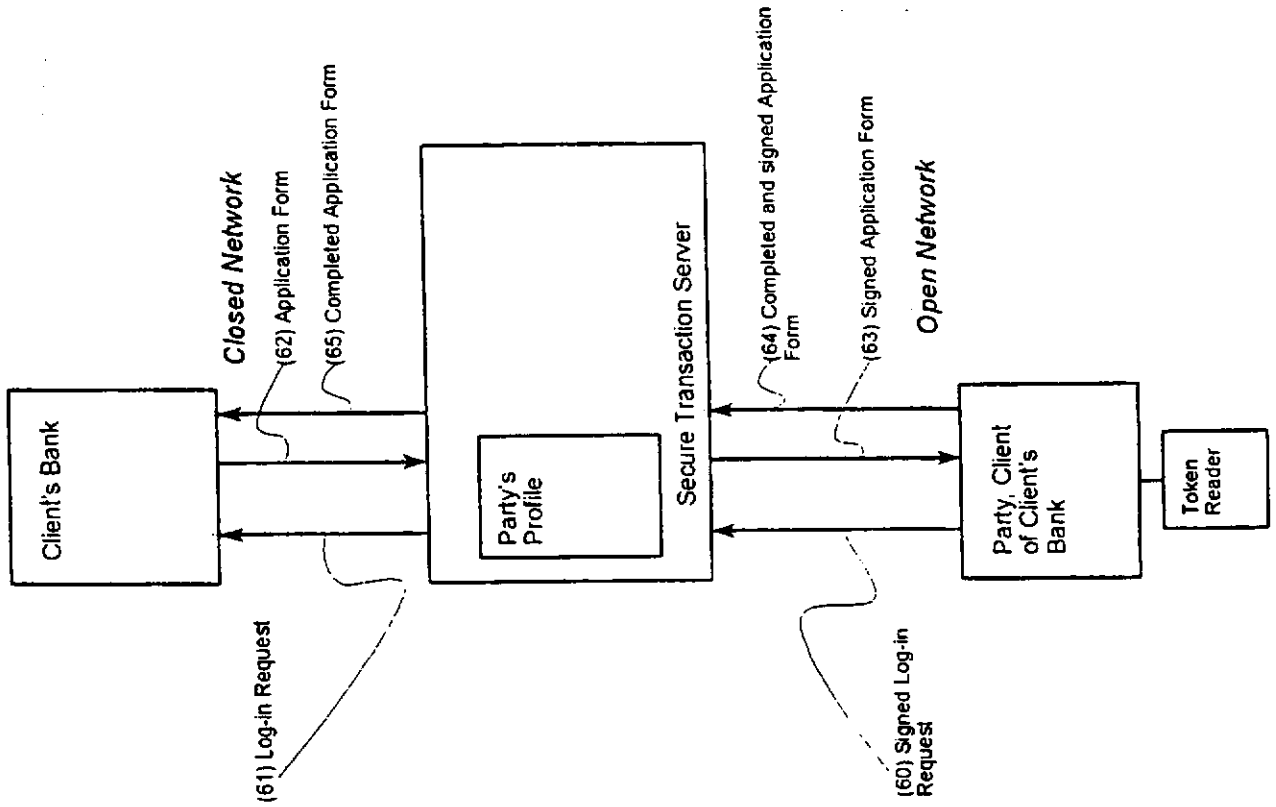

Client's Bank
Closed Network
(62) Application Form
(65) Completed Application Form
Party's Profile
Secure Transaction Server
(64) Completed and signed Application Form
(63) Signed Application Form
Open Network
Party, Client of Client's Bank
Token Reader
(61) Log-in Request
(60) Signed Log-in Request

FIG.11

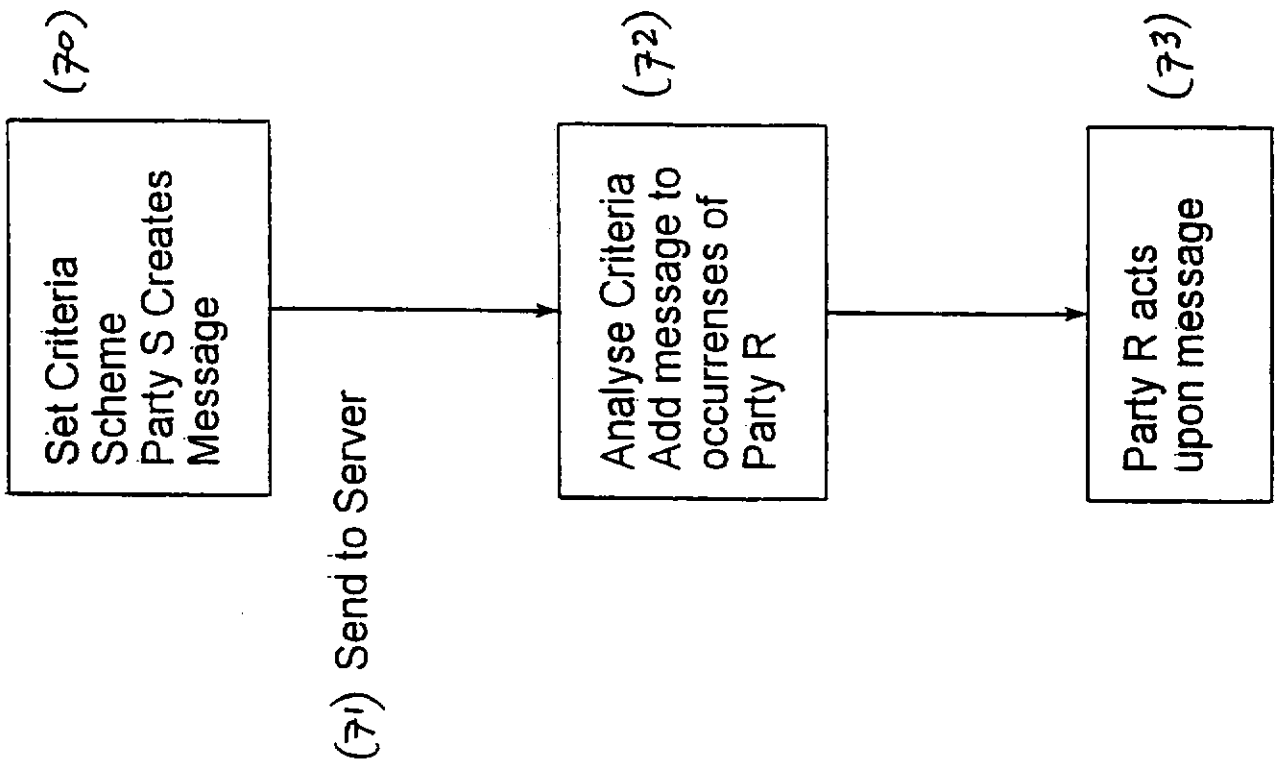
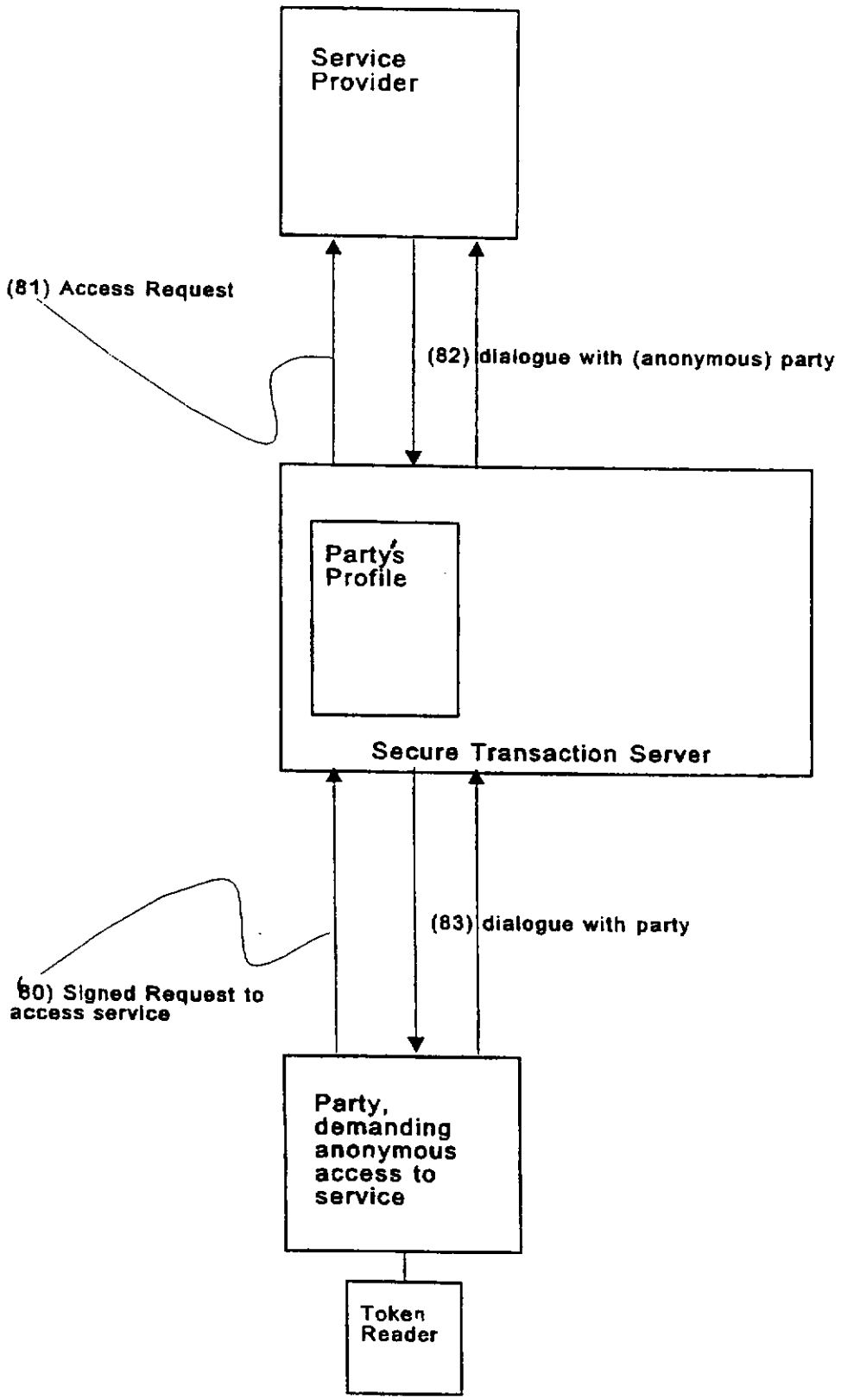

(70)
Set Criteria
Scheme
Party S Creates
Message
(71) Send to Server
(72)
Analyse Criteria
Add message to
occurrenses of
Party R
(73)
Party R acts
upon message

FIG. 12


Service Provider
(81) Access Request
(82) dialogue with (anonymous) party
Party's Profile
Secure Transaction Server
(83) dialogue with party
80) Signed Request to access service
Party, demanding anonymous access to service
Token Reader