- it is impossible to make payments between private individuals,
- it is not possible to manage a deferred or immediate debit on one and the same card,
- upper payment limits exist for contactless payments.

To avoid use of the bank card, solutions involving a smartphone have begun to appear. These solutions make it possible to dematerialize the bank card but still have the drawbacks of payment by bank card.

There is a need to simplify payments by dispensing with the system of payment by bank card.

## SUMMARY

The aim of the invention is to make provision for a payment and receipt solution that is simple, fast, secure, and that does not use a bank card, both for payments made physically and for online payments.

For this purpose, according to a first aspect, the present disclosure refers to an electronic payment method, comprising the following steps, implemented by a payment server:

- receiving a transaction message from a merchant terminal, the transaction message comprising an amount of a sale to a customer, the amount of the sale having been entered by means of a merchant terminal;

- generating a transaction fingerprint from the received transaction message, the fingerprint comprising the amount of the sale and an identity of the merchant known to the payment server in the form of a format which can be acquired by acquiring means of a customer terminal;

- sending the generated fingerprint to the merchant terminal, the merchant terminal being configured to present the fingerprint to a customer terminal;

- receiving a sale message from a customer terminal, the sale message comprising an item of information relating to an amount of a transaction and an item of information relating to an identity of a merchant, the sale message having been generated by the customer terminal following the acquiring of the transaction fingerprint by the customer terminal, the authenticating of the customer and the validating of the transaction by the customer at the customer terminal.

Complementarily, the method comprises the following steps, implemented by a payment server:

- comparing the amount of the transaction with a payment capacity contained in a customer account stored in the payment server and if the amount of the transaction is less than or equal to the payment capacity;

- sending to a central server a message to transfer the amount of the transaction in such a way that the central server credits an operating account of the merchant with the amount of the transaction minus a commission, debits an operating account of the customer and credits a central operating account with the commission;

- sending to the central server an order to debit the debit balance of the customer operating account from the customer bank account (11) to the central operating account of the central bank

- sending an order to transfer the balance from the operating account of the merchant to the merchant bank account;

- receiving from the central server a notification that the debit balance of the customer operating account has been debited.

According to an example, the fingerprint is a QR code, a near-field communication tag, a 6-figure numerical code, a Bluetooth Low Energy communication tag.

According to an example, if the amount of the transaction is greater than a payment capacity contained in the customer account, sending to the merchant terminal a notification of abandonment of the transaction and sending to the customer terminal a notification of refusal of the transaction.

According to an example, the debit order is sent with every transaction or else periodically on a given schedule, once a day or once a month at the end of the day or at the end of the month.

According to an example, the method comprises the following steps implemented by a customer terminal:

- acquiring the fingerprint sent by the payment server and presented to the customer by means of a merchant terminal;

- authenticating a customer;

- validating the transaction of the customer by way of the customer terminal;

- generating the sale message;

- sending the sale message to the payment server.

According to an example, the acquiring of the fingerprint triggers the opening of an application stored on the customer terminal, the application making it possible to authenticate the customer and validate the transaction.

According to an example, the method comprises the following steps implemented by a merchant terminal:

- generating the transaction message comprising the amount of the sale
- sending the transaction message to the payment server
- presenting the fingerprint, received from the payment server, to the customer.

According to a second aspect, the disclosure relates to a payment server comprising a processing unit configured to implement a method according to the first aspect.

According to a third aspect, the disclosure relates to a payment method implemented by a customer terminal comprising the following steps:

- acquiring the fingerprint sent by the payment server;
- authenticating a customer;
- validating of the transaction by the customer;
- generating the sale message;
- sending the sale message to a payment server according to the second aspect of the invention.

According to a fourth aspect, the disclosure relates to a payment method comprising the following steps implemented by a merchant terminal:

- entering of a sale by the merchant, the entry comprising the amount of the sale;
- generating the transaction message comprising the amount of the sale
- sending the transaction message to a payment server according to the second aspect;
- presenting the fingerprint, received from the payment server according to the second aspect, to the customer.

According to a fifth aspect, the disclosure relates to a computer program product comprising instructions, which when the program is executed by a computer, lead it to implement the steps of the method according to one of the above aspects.

According to a sixth aspect, the disclosure relates to an electronic payment method, comprising the following steps: