DESCRIPTIVE ABSTRACT

The present invention pertains to the field of rechargeable payment cards.

The present invention pertains to a payment method by prepaid bankcard provided by a financial intermediary of a transaction with a merchant comprising the recharging steps consisting of modifying on the management server the information relative to the balance available to the holder of the bankcard, characterized in that:

- the recharging is implemented via the intermediary of a prepaid coupon with which is associated a unique identification number and to which corresponds a predefined amount;
- said management server moreover comprises a database of unique coupon numbers as well as the validity status and the value corresponding to the coupons;

and in which said recharging steps comprise:

- a step of transmission of said coupon identifier and said bankcard identifier to said management server;
- a step of verification by said management server of the validity of the received coupon identifier;
- a step of determination of the numeric value of the amount associated with the coupon;
- a step of modification of the validity status of the consumed coupon;
- a step of updating the account balance of said bankcard.