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Secure Credit Card Having Daily Changed Security Number

ABSTRACT

A secure credit card having daily changing security number is disclosed. The upper half portion of the secure credit card has a magnet strip and its thickness is same as a normal credit card, so it can be read by a credit-card reader. The bottom half portion of the secure credit card contains a processor, key or keypad, battery, display window and a program download port. The processor is loaded with a predetermined program so that the processor can generate date and a daily renewed security number that can be shown on the display window. The security number is the function of the date and their relationship is defined by the predetermined program. Giving a date, a corresponding security number can be generated by this predetermined program. The computer of the credit card company keeps this predetermined program and can compute the security number of the date by this predetermined program. The security number of the date computed by the credit card company is identical to the security number of the date shown on the display window of the secure credit card. So that the valid of the credit card and its transaction can be verified by the credit card company based on the cardholder's name, card number and the security number of the date. With this secure credit card, the credit card payment becomes very secure even through internet.

Publication figure: Figure 1