

Abstract

A method for a cardholder to request fulfillment of an obligation associated with the card and for the issuer to acknowledge this obligation, which method allows a remote interaction of the parties and ensures their security. The issuer issues cards each of which has an identifier
5 and the corresponding verifier, the latter being concealed by a masking device. A cardholder sends the identifier of the card and directions specifying fulfillment of the obligation to the issuer. The issuer checks that he has never issued to anybody a signed reply binding the presented identifier and directions different from the presented directions, signs the reply binding the identifier and the directions, and sends the signed reply to the cardholder. The
10 cardholder verifies the issuer's signature on the reply and checks that the reply binds the identifier and directions he has sent to the issuer, after which he sends the verifier of the card to the issuer. The issuer checks that the verifier corresponds to the identifier, after which he acknowledges the obligation that corresponds to the obligation associated with the card and the cardholder's directions. The invention can be used for selling goods and services, in lotteries, in
15 banking and financing activities, and in other areas.