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(54) **A-COMPUTER ACCOUNTING SYSTEM WITH A LOCK USING IN A BANK AND THE CORRESPONDING METHOD USED FOR SECURE PAYMENT BY PHONE**

(57) A banking computer system with lock for secure payment via telephone and corresponding method, the system includes a telephone (1), a public communication system (2), a financial computer account system (3), wherein the financial computer account system (3) usually locks its user account (3-7), assigns a private phone number (6) to a user, and sets unlock information (8) associated with the user account (3-7) in the system. Once the user is connected to the financial computer

account system (3) using the telephone (1) with the private phone number (6) through the public communication system (2), the financial computer account system (3) will check the unlock information (8) according to a pre-defined program, if the unlock information (8) is authenticated, the user account (3-7) will be unlocked for a pre-defined time, otherwise, the user account cannot be unlocked, the secure payment is therefore achieved by adding an unlock procedure which can be controlled by user.

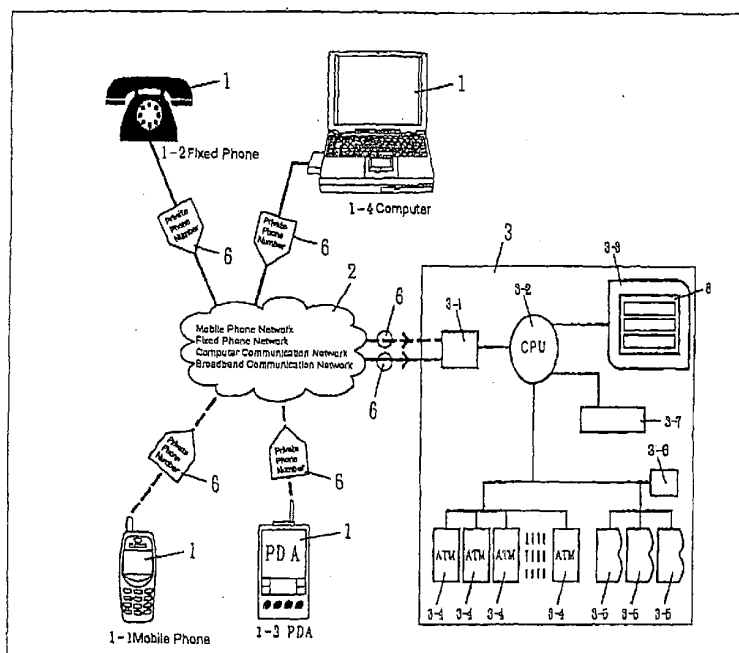


Fig.1

Description

Field of the Invention

[0001] The present invention relates to computer and communication fields, in particular, to a financial computer system with transactions controlled via telephone signal and a corresponding method.

Background Art

[0002] Secure payment has always been a topic that is continuously studied and improved in financial, computer, communication and manufacturing area. Single password input manner is not secure enough though it is adopted in financial transactions such as telephone bank and credit card service etc. Credit card fraud, debit card fraud, password being stolen happen from time to time. There is a need to further improve secure payment system and method.

Summary of the Invention

[0003] The object of the present invention is to provide a more secure and reliable payment system and method compared to the prior art, which is suitable for automatic payment devices of all financial institutions at lower cost.

[0004] The object of the present invention is achieved in the following way:

[0005] A banking computer system with lock for secure payment via telephone, includes a telephone, a public communication system, a financial computer account system, wherein the financial computer account system usually locks its user accounts, debit and credit categories to be unlocked can be set, such account management services can be provided directly by an institution of deposit or intermediate, a private phone number is assigned to the user, and the unlock information associated with the user account can be set in the system. Once the user is connected to the financial computer account system using the private phone number through the public communication system, the financial computer account system will check whether or not the information for the private phone number matches the stored unlock information according to a predefined program, if matching, the user account will be unlocked for a predefined time, otherwise, the user account cannot be unlocked, the secure payment is therefore achieved.

[0006] Besides, a method for secure payment via telephone is provided, wherein the above-mentioned banking computer account system with lock is used.

[0007] Besides, a method for secure payment via telephone is provided, the method is suitable for bank, a credit card company, a financial institution providing pre-paid card services and members' consumer services, It employs an existing financial computer account system in the financial institution, a public communication system and a telephone, wherein the unlock information associ-

ated with the account of specific the user is set in the financial computer account system, the financial computer account system assigns a private phone number to a user, the user can then unlock his account by dialing the assigned private phone number via the telephone, the financial computer account system will check whether or not the information set for the private phone number matches the stored unlock information set according to a predefined program, if matching, the user account will be unlocked, otherwise, the user account cannot be unlocked, and the user account will be locked after a predefined time since being unlocked.

[0008] An advantage of the present invention is that it improves the security performance of the system. Compared to the existing financial payment system, the security of the system is significantly improved. The user will no longer worry about that the money in his account will be stolen when no payment is being made, since his account can only be unlocked by his dial for specific information such as his own phone number or mobile phone number (i.e., the assigned phone number), and others cannot unlock the credit card by fraud. In addition, the system and method of the present invention can be implemented on the existing bank devices by adding a few devices at lower cost.

[0009] The system and method of the present invention will be described in greater detail below in conjunction with the drawings.

Brief Description of the Drawings

[0010]

Fig. 1 is a schematic diagram illustrating a banking computer account system with lock for secure payment via telephone and corresponding method in accordance with the present invention.

Fig. 2 is a schematic diagram illustrating an embodiment of the method and system in accordance with the present invention, wherein a Caller ID is used.

Fig. 3 is a schematic diagram illustrating an embodiment of the method and system in accordance with the present invention, wherein no Caller ID is used.

Fig. 4 is a schematic diagram illustrating an embodiment of the method and system in accordance with the present invention, wherein check account management and auto-transfer in a Caller ID manner are used.

Fig. 5 is a schematic diagram illustrating an embodiment of the method and system in accordance with the present invention, wherein a phone short message service is used.

Fig. 6 is a schematic diagram illustrating an embod-

iment of the method and system in accordance with the present invention, wherein a email is used.

Fig. 7 is a schematic diagram illustrating an embodiment of the method and system in accordance with the present invention, wherein a network communication is used.

Fig. 8 is a schematic diagram illustrating the financial institutions included in the financial computer account system in the system and corresponding method in accordance with the present invention.

Detailed Description of the invention

[0011] The system and method of the present invention will be described in greater details below in conjunction with the drawings.

[0012] With reference to Fig. 1, Fig. 1 is a schematic diagram illustrating a banking computer account system with lock for secure payment via telephone and corresponding method according to the present invention, wherein no Caller ID is used in the present embodiment.

[0013] The system and method of the present invention are mainly used by financial institutions such as banks, and their users. Some credit cards are issued by card companies instead of banks. These card companies also belong to the financial institutions described in the present invention, and they all use existing computer systems and devices, such as ATM (Automatic Teller Machine), credit card reader and corresponding computer system, and phone banking system, for payment. For example, the user draws money from the ATMs installed everywhere by banks using debit card, uses the phone banking services of banks, consumes in stores with credit card, and pays by debit card in stores etc. For example, a user draws 1000 RMB from his own account in the bank via ATM. After some operations of the ATM of the banking computer system, 1000 RMB is drawn to the user and the transaction is recorded on the user account.

[0014] The system of the present invention mainly includes a telephone 1, a public communication system 2 and a financial computer account system 3.

[0015] The system and method of the present invention are mainly wherein, as described above, user's account 3-7 in the financial account system 3 is usually "locked" so that operations such as drawing and transfer are not available. Certain operations must be performed between the user and the financial institution using predefined information. Users must operate in the system according to such procedures to "unlock" the account 3-7, then continue the operations such as drawing money using debit card, transfer via phone bank and pay by credit card. After a predetermined time since being unlocked, the user account will be "locked" to eliminate the chance and possibility of fraud. That is, in the system and corresponding method of the present invention, all user accounts (including a bank card, a credit card, various

accounts) are usually in a lock state with no transaction available. The users must unlock his account before transactions (drawing, paying by card, transfer etc.) can be performed. Each unlock operation only unlocks the account for a time period which can be preset from several minutes to tens of minutes. The user can perform payment operations only in the unlock period. After the transaction is done or the unlock period expires, the user account will return to a lock state automatically, so as to ensure the safety of the user's money in this financial computer account system 3.

[0016] The phone 1 in the present invention can be a mobile phone 1-1, a fixed phone 1-2, a PDA 1-3 or a computer 1-4 which is used for unlock operations.

[0017] The banking computer system shown in Fig. 1 is wherein the financial computer account system 3 includes an auto-phone device 3-1, a CPU 3-2, a memory 3-3, a ATM 3-4, and/or a credit card reader 3-5, and/or phone transfer unit 3-6, user account 3-7, wherein the auto-phone device 3-1 receives the information sent by the public communication system 2 and forwards it to the central processor CPU 3-2, the memory 3-3 stores unlock information 8, the CPU 3-2 is connected to other units to control them according to a predefined program and check whether or not the received private phone number 6 matches the stored unlock information 8 for authentication purpose, if matching, the user account 3-7 is unlocked for a predefined time according to the predefined program, if not, the user account 3-7 will not be unlocked. Such structure in the financial computer account system 3 is applicable to all embodiments herein.

[0018] The present embodiment does not use a Caller ID, only one private phone number 6 is used. In the present embodiment, the confidential phone number referred to as the private phone number 6 are assigned to user by the financial computer account system 3 or the user may apply for it to the financial computer account system 3 (for example, a bank) where his account belongs to. The private phone number 6 is arranged by the financial computer account system 3 to associate with user account 3-7. This number is assigned to the user by the banking computer system, only the user himself and the banking computer system know which user account associates with this phone number, others including bank staffs won't know that number. In the present embodiment, the private phone number 6 is stored in the memory 3-3 as unlock information 8. To perform any payment transaction, the user uses any phone 1 to dial the private phone number 6 through the public system 2 to the financial computer account system 3, and hangs up immediately after it is connected. After the financial computer account system 3 (for example, a bank) receives the incoming call, its auto-phone device 3-1 sends information to the CPU 3-2, the CPU 3-2 searches the unlock information 8 of its memory 3-3 for corresponding unlock information 8 to find out the corresponding user account 3-7, then unlocks the user account for a time period so that the ATM 3-4, the credit card reader 3-5, and the

phone transfer unit 3-6 etc. unlock the user account and the user may operate for a predefined time after which the user account will be locked again by the bank. The user may perform transactions such as drawing, paying by card and transferring during the unlock time period. No caller number needs to be checked in this method, the user may use any fixed phone, mobile phone or other phone, or even ask his parent to dial the confidential phone number for him.

[0019] The banking computer account system with lock and corresponding method shown in Fig. 1 are wherein, the public communication system 2 includes a mobile phone system, and/or a fixed phone system, and/or a network communication system, and the financial computer account system 3 includes a banking computer system 333, a credit card computer system 334 and a debt card company, a member card company, an investment company, a securities company etc. Such feature is suitable all embodiments of the present invention. Though only one financial computer account system 3 is outlined in the drawing, the system and method of the present invention are suitable for a number of independent or related financial computer account system 3, for example, respective independent banks, independent credit card companies, debt card companies, member card companies etc. In the embodiment shown in Fig. 1, the phone number sent by users is the private phone number 6, the phone number stored in unlock information 8 is also the private phone number 6, they are the same, which is the feature of the present embodiment and the present invention.

[0020] The method and system of the present invention may also be referred to as an anti-fraud method and corresponding system in which an account holder must electronically activate his account in a financial institution (e.g. a bank) so as to be able to perform certain income and expense transactions. The method is suitable for any bank account, credit card account, prepaid or periodical billing card accounts etc. As for account transfer within the financial institution (e.g. a bank etc.), the user and bank may promise singly or mutually, for example, not using the system with lock of the present invention for bank interior transfer, but using the system with lock of the present invention for payment from outside.

[0021] For sure, the method and system of the present invention can be applied all the time.

[0022] With reference to Fig. 2, it is the second embodiment of the system and corresponding method according to the present invention, wherein a Caller ID is used. The present embodiment is wherein the system is the same as that in the embodiment of Fig. 1, except further including a Caller ID and even information such as password etc. That is, the private phone number 6 in the embodiment of Fig. 1 is replaced with a information set used by users, for example, a specified phone number 6-1, a public phone number 6-2, a password 6-3 and an upper expense limit 6-4, the information set is stored accordingly. When users uses the specified phone number

6-1, the financial computer account system 3 can easily identify the specified phone number 6-1 as one of information set using Caller ID.

[0023] There are three different modes in the present embodiment, that is, the user and the financial computer account system 3 may promise one of the following three modes as the "unlock" information set.

[0024] The first information set: users use a specified phone number 6-1 and a public phone number 6-2 assigned by the financial computer account system 3, as a unlock information set 8 stored in the memory 3-3.

[0025] The second information set: the user uses the specified phone number 6-1, the public phone number 6-2 assigned by the financial computer account system 3 and a password 6-3, as the unlock information set (8) stored in the memory (3-3).

[0026] The third information set: the user uses the specified phone number 6-1, the public phone number 6-2 assigned by the financial computer account system 3, the password 6-3 and an upper expense limit 6-4, as the unlock information set 8 stored in the memory 3-3. Wherein the upper expense limit 6-4 has a format specified by the system, its amount is input by the user and its implement is controlled by the CPU 3-2. The format of this upper expense limit 6-4 remains the same in the following embodiments.

[0027] The CPU 3-2 of the financial computer account system 3 checks whether or not the information set from the user matches the unlock information stored in the memory 3-3, if matching (i.e., only when consistent completely), the CPU 3-2 unlocks the user account 3-7 to enable the user to perform transactions under his account. Since the Caller ID is available only in certain areas, the present embodiment only applies to certain areas. For other countries and outlying areas, the method of the following embodiments can be used.

[0028] In the present embodiment, it still uses a bank as an example of the financial computer account system 3. The user should first register his mobile phone number or fixed phone number as the specified phone number 6-1 at the financial computer account system 3 (e.g. a bank) so that the banking computer system can identify the user from the Caller ID. The bank should apply to a phone company for a number of public phone numbers 6-2. The bank assigns a public phone number 6-2 to the user, this public number 6-2 would be simultaneously assigned to users from hundreds to tens of thousands with no risk. This is the case of the first information set. The user may also choose the case of the second or the third information set, i.e., further encrypting the password 6-3 and associating the unlock information 8 stored in the memory 3-3 with the user account 3-7. Before any transaction can be performed, if the user chooses the first information set, he must uses the mobile phone with the specified phone number 6-1 to dial the public phone number 6-2, if the user chooses the second information unlock set, he must further input the password 6-3 and then hangs up, wherein the password 6-3 can be, for

example, the number of 1 to 8 digits, if the user chooses the third information unlock set, he must further input the upper expense limit 6-4 and then hangs up. The unlock information is sent to the financial computer account system 3 over the public communication system 2. The CPU 3-2 of the bank finds out the corresponding user account 3-7 from the public phone number 6-2 dialed by the user and the received Caller ID of the specified phone number 6-1 using the unlock information 8, then unlocks the user account for a time period. After the time period, the bank locks the user account again. The user may perform transactions such as drawing, paying by car and transferring during a unlock state. It is not necessary to keep the unlock phone number secret with this method, the bank finds out the account number using the incoming call number and the unlock information 8 from the CPU. If a thief steals the user's mobile phone and card, the thief must try to dial various phone unlock number since there are thousands of different unlock phone numbers in the bank, and the banking computer account system will lock the user account after certain times of wrong dialing. In order to ensure the safety of user's money, user must go to the bank himself to unlock his account.

[0029] With reference to Fig. 3, it is the third embodiment of the system and method according to the present invention, wherein a Caller ID is not used.

[0030] The present embodiment is the same as the previous embodiment except that the private phone number 6 in Fig. 1 is replaced with several information sets. The system in the present embodiment is the same as that in Fig. 1. The present embodiment can be considered as a special example of the second embodiment, that is, the financial computer account system 3 provides the following four information sets for user's choice.

[0031] The forth information set: a user uses a public phone number 6-2 and a password 6-3 as the unlock information set 8 stored in the memory 3-3.

[0032] The fifth information set: the user uses the public phone number 6-2, the password 6-3 and an upper expense limit 6-4 as the unlock information set 8 stored in the memory 3-3.

[0033] The sixth information set: the user uses the public phone number 6-2, a password 6-3, the upper expense limit 6-4 and a specified phone number 6-1 (e.g., the number of the mobile phone carried by the user) as the unlock information set 8 stored in the memory 3-3.

[0034] The seventh information set: the user uses the public phone number 6-2, the password 6-3, and the specified phone number 6-1 (e.g., the number of the mobile phone carried by the user) as the unlock information set 8 stored in the memory 3-3. The user may choose one of the unlock information sets as a unlock mode. The use mode is the same as that in the previous embodiment. If a user is in an area without the Caller ID (for example, dialing IDD oversea), one of the modes promised can be used, wherein the user may dial the public phone number 6-2. Since no Caller ID available, after the call is connected, the user should input other information

in the information set, such as the password 6-3, the specified phone number 6-1 and the upper expense limit 6-4. The password 6-3 is preset by the user himself for use the areas without the Caller ID, and only the user himself knows the password. Upon receiving the predefined information set input by the user, the financial computer account system 3 (e.g. a bank) will check whether or not it matches the unlock information 8, if matching, the financial computer account system 3 unlocks the user account 3-7 for a predefined time and then locks it again.

[0035] With reference to Fig. 4, it is the forth embodiment of the system and method according to the present invention. The present system is the same as that in Fig. 1, which is suitable for check account and auto-transfer.

[0036] Like the previous embodiment, the private phone number 6 in Fig. 1 is replaced with several information sets for user's choice and for the financial computer account system 3 to check. The present embodiment also uses a bank as an example, provides the following two information sets for user's choice, and also uses a Caller ID, as an unlock mode.

[0037] The eighth information set: the user uses a specified phone number 6-1, a public phone number 6-2, a password 6-3 and an upper expense limit 6-4 as the unlock information set 8 stored in the memory 3-3.

[0038] The ninth information set: the user uses the specified phone number 6-1, the public phone number 6-2, the password 6-3, the upper expense limit 6-4 and an unlock date/time 6-5 as the unlock information set 8 stored in the memory 3-3. The unlock date/time 6-5 for the user is variable and has a format set by the system and implemented by the CPU 3-2 according to the predefined program.

[0039] The mode of the present embodiment is the same as that of the previous embodiment. When a user uses the eighth unlock mode, the bank will first send a short message to inform the user about check and auto-transfer data, ask the user to unlock the corresponding account via the phone using the promised mode. The bank checks the Caller ID and password against the unlock information 8 to find out the corresponding account number.

[0040] The present method is suitable for checking account and auto-transferring etc. The user should first register his specified phone number 6-1 (e.g. his own mobile phone number) at the bank. The bank will have many different public phone numbers 6-2 for unlock and assign one to the user. This public phone number can be shared by tens of thousands users. Although tens of thousands users share one public phone number, it is very safe since a password 6-3 of up to 8 digits is input after the public phone number. When any transaction (such as cashing a check, auto-transferring etc.) is performed on the user account, the banking computer account system will send a short message to inform the user about it and ask the user to unlock the corresponding account. If the user agrees to pay, he should dial the public phone number using the mobile phone with the specified phone number

6-1 as follows: after the user dials the public phone number 6-2 and the system is connected automatically, the user inputs the unlock password 6-3 and the upper expense limit 6-4; the bank finds out the corresponding user account 3-7 using the CPU 3-2 to check whether or not the specified phone number 6-1 and the unlock password input by user match the unlocks information 8, if matching, the corresponding user account 3-7 will be unlocked, and the bank then perform the required transactions not exceeding the upper expense limit, such as cashing a check, auto-transferring etc. After the transactions are done, the bank will lock the user account 3-7 again.

[0041] When the ninth information set is used, the case is similar with that under the eighth information set. After a check is written or before the auto-transfer will be due, The user should use the mobile phone with specified phone number 6-1 to dial the public phone number 6-2 to unlock the corresponding account. The bank checks the information such as the Caller ID and password against the unlock information 8 using the CPU 3-2 to find the corresponding account number. After the account unlock password 6-3, upper expense limit 6-4 and unlock date/time 6-5 are received and authenticated, the bank will perform the transaction such as cashing a check or auto-transferring within the upper expense limit.

[0042] The present method is suitable for the following case: the user himself makes a call to unlock the corresponding account after the user writes a check or before an auto-transfer is due. The user should first register his specified phone number at the bank. The bank will have many different public phone numbers 6-2 for unlock and assigns one to the user. Although tens of thousands users share one public phone number, it is very safe since the password 6-3 of up to 8 digits is input after the public phone number. If there is any payment on the user account (for example, a check written by the user is cashed or an auto-transfer is due etc.), the user should dial the public phone number 6-2 using the mobile phone with the specified phone number 6-1, and then input the unlock password 6-3, the upper expense limit 6-4 and unlock date/time 6-5 when the system is automatically connected. The bank will find out the corresponding user account from the unlock information 8 stored in the memory 3-3 by using the CPU 3-2 to check the phone number dialed by the user and the unlock password 8 input by the user against the unlock information 8, and then unlock the corresponding user account for the unlock time input by the user. The bank will perform any payment on the user account (e.g. cashing a check, auto-transfer etc.) with the cumulated amount not exceeding the upper expense limit within the unlock date/time. After the payment, the bank will lock the user account again. It is not necessary to keep the unlock phone number secret in this method. The unlock date/time can be up to 24 hours and is set by the user on his own mobile phone.

[0043] With reference to Fig. 5, it illustrates an embodiment of the method and system of the present invention,

wherein a short message is used, the present system is the same as that in Fig. 1.

[0044] In the present embodiment, the private phone number 6 in Fig. 1 is also replaced with the unlock information set 8 including the short message which is provided by the financial computer account system 3.

[0045] That is, the tenth information set includes a specified phone number 6-1 (for example, user's own mobile phone number etc.), a public phone number 6-2 for receiving the short message, and an unlock password 6-3 which can be the number of 1-8 digits, as the unlock information set 8 stored in the memory 3-3.

[0046] The operating mode of the system is the same as that in the previous embodiments. That is, when the user uses the tenth information set as the unlock information set, the user should first register the (specified) phone number 6-1 at the bank. The bank will have many different public phone numbers for unlock and assign a public phone numbers 6-2 for receiving short messages to the user. The public phone number can be shared by tens of thousands users. Although tens of thousands users share one public phone number, it is very safe since the unlock password 6-3 of up to 8 digits should be added into the short message. Before any transaction can be made, the user must use the phone with the specified phone number 1 to send the unlock password 6-3 to the public phone number 6-2 for unlock via short message. After receiving the short message, the bank will check whether or not it match the unlock information 8 so as to find out a corresponding user account number 3-7, if matching, the bank will unlock the user account for a time period during which the user may perform transactions such as drawing, paying by card and transferring etc., and then lock the user account again after the unlock time period.

[0047] With reference to Fig. 6, it is an embodiment with emails. Like previous embodiments, the system shown in Fig. 1 is used. The private phone number 6 is replaced with email information set as the unlock information 8 to be assigned to users by the system.

[0048] That is, the eleventh set includes an email address 6-7 and an unlock password 6-8 of up to 8 digits included in the mail, as the unlock information set 8 stored in the memory 3-3 for comparison and check performed by the CPU 3-2.

[0049] As described above, it still uses a bank as an example (the financial computer account system 3). The bank will give a user an email address 6-7 for receiving the unlock information. The mail address can be shared by tens of thousands users. Although tens of thousands users share one mail address, it is very safe since the unlock password 6-8 of up to 8 digits should be added into the email. Before any transaction can be made, the user must use an email to send the unlock password to the email address for unlock. After receiving the mail and checking the unlock password, the bank will find out the corresponding user account number from the unlock information 8, and unlock the user account for a time period

during which the user may perform transactions such as drawing, paying by card and transferring etc., and the bank will lock the user account again after the unlock time period.

[0050] With reference to Fig. 7, it illustrates the embodiment of utilizing network communication. The system in this embodiment is the same as that in previous embodiments, wherein the private phone number 6 in Fig. 1 is replaced with the network communication manner.

[0051] The twelfth unlock information set includes a network address 6-9 and an unlock password 6-10, as the unlock information set 8 stored in the memory 3-3 for comparison and check performed by the CPU 3-2.

[0052] The present embodiment still uses a bank as an example. The bank will give a user a network address 6-9 for receiving the unlock password. The network address can be shared by tens of thousands users. Although tens of thousands users share one network address, it is very safe since the unlock password 6-10 of up to 8 digits should be input into the web site with the network address when accessing the website. Before any transaction can be made, the user must connect the network to access the bank with the network address 6-9, and input the unlock password 6-10. After receiving and authenticating the unlock password, the bank will find out the corresponding user account number 3-7 from the unlock information 8, and unlock the user account for a time period during which the user may perform transactions such as drawing, paying by card and transferring etc., and the bank then lock the user account again after the unlock time period.

[0053] The system and method of the present invention are described in greater detail in conjunction with the above embodiments.

[0054] With reference to Fig. 8, it shows the financial computer account system 3, including various financial computerized institutions, especially including a banking computer system 333, a credit card computer system 334 and securities companies, investment companies, various card companies, member card companies etc.

Claims

1. A banking computer account system with lock for secure payment via telephone, the system includes a telephone (1), a public communication system (2), a financial computer account system (3), wherein the financial computer account system (3) usually locks its user account (3-7), debit and credit categories to be unlocked can be set, such account management services can be provided directly by a institution of deposit or intermediate, a private phone number (6) is assigned to a user, and unlock information (8) is associated with the user account (3-7) which is set in the system, once the user is connected to the financial computer account system (3) using

the telephone (1) with the private phone number (6) through the public communication system (2), the financial computer account system (3) checks whether or not the information for the private phone number (6) matches the stored unlock information (8) according to a predefined program, if matching, the user account (3-7) will be unlocked for a predefined time, otherwise, the user account cannot be unlocked, the secure payment is therefore achieved.

2. The system of claim 1, wherein the financial computer account system (3) includes an auto-phone device (3-1), a CPU (3-2), a memory (3-3), an ATM (3-4), and/or a credit card reader (3-5), and/or a phone transfer unit (3-6), and the user account (3-7), wherein the memory (3-3) stores the unlock information (8), the CPU (3-2) is connected to other units to control them according to the predefined program and check whether or not the received private phone number (6) matches the stored unlock information (8) according to the predefined program, if matching, the user account (3-7) will be unlocked for the predefined time, otherwise, the user account cannot be unlocked.

3. The system of claim 1, wherein the unlock information (8) is the same as the private phone number (6), and the private phone number (6) is:

a first information set, including a specified phone number (6-1) and a public phone number (6-2) assigned by the financial computer account system (3), these two elements being used as the unlock information set (8) stored in a memory (3-3),

or a second information set, including the specified phone number (6-1), the public phone number (6-2) assigned by the financial computer account system (3), and a password (6-3), these three elements being used as the unlock information set (8) stored in the memory (3-3),

or a third information set, including the specified phone number (6-1), the public phone number (6-2) assigned by the financial computer account system (3), the password (6-3), and an upper expense limit(6-4), these four elements being used as the unlock information set (8) stored in the memory (3-3), wherein the upper expense limit(6-4) has a format specified by the system, the amount of the upper expense limit (6-4) is input by the user and controlled by the CPU (3-2), the description of the upper expense limit(6-4) remains the same in the following,

or a forth information set, including the public phone number (6-2) and the password (6-3), these two elements being used as the unlock information set (8) stored in the memory (3-3), or a fifth information set, including the public

phone number (6-2), the password (6-3), and the upper expense limit(6-4), these three elements being used as the unlock information set (8) stored in the memory (3-3),

or a sixth information set, including the public phone number (6-2), the password (6-3), the upper expense limit(6-4), and the specified phone number (6-1) such as the number of the mobile phone carried by the user, these four elements being used as the unlock information set (8) stored in the memory (3-3),

or a seventh information set, including the public phone number (6-2), the password (6-3), and the specified phone number (6-1) such as the number of the mobile phone carried by the user, these three elements being used as the unlock information set (8) stored in the memory (3-3), or an eighth information set, including the specified phone number (6-1), the public phone number (6-2), the password (6-3), and the upper expense limit(6-4), these four elements being used as the unlock information set (8) stored in the memory (3-3),

or a ninth information set, including the specified phone number (6-1), the public phone number (6-2), the password (6-3), the upper expense limit(6-4), and an unlock date/time (6-5), these five elements being used as the unlock information set (8) stored in the memory (3-3), the unlock date/time (6-5) is variable and has a format set by the system and implemented by the CPU (3-2) according to the predefined program,

or a tenth information set, including the specified phone number (6-1) such as user's own mobile phone number, the public phone number (6-2) for receiving a short message for unlock, and the password (6-3) which is used for unlock and can be the number of 1-8 digits, these three elements being used as the unlock information set (8) stored in the memory (3-3),

or a eleventh information set, including an email address (6-7), and an unlock password (6-8) up to 8 digits included in the mail, as the unlock information set (8) stored in the memory (3-3) for the CPU (3-2) to check,

or a twelfth information set, including a network address (6-9) and an unlock password (6-10), these two elements being used as the unlock information set (8) stored in the memory (3-3) for CPU (3-2) to compare and check.

4. The system of claim 1, wherein the phone (1) can be a mobile phone, a fixed phone, a computer or a PDA.
5. The system of claim 1, wherein the public communication system (2) includes a mobile phone system, and/or a fixed phone system, and/or a network com-

munication system, and the financial computer account system (3) includes a banking computer system (333), a credit card computer system (334), a debt card computer system, and a financial securities company's computer system.

6. A method for secure payment via telephone, wherein using the system according to claim 1.
7. A method for secure payment via telephone, the method is suitable for a bank, a credit card company, a financial institution providing prepaid card services and members' consumer services using an existing financial computer account system (3) in an existing financial institution, a public communication system (2) and a telephone (1), wherein an unlock information (8) associated with the account (3-7) of a specific user can be set in the financial computer account system (3), the financial computer account system (3) assigns a private phone number (6) to the user, the user can then unlock his account by dialing the assigned private phone number (6) by the telephone (1), the financial computer account system (3) will check whether or not the information set for the private phone number (6) matches the stored unlock information set (8) according to the predefined program, if matching, the user account (3-7) will be unlocked, otherwise, the user account cannot be unlocked, and the user account (3-7) will be locked after a predefined time since being unlocked.
8. The method of claim 6 or 7, wherein the unlock information (8) is the same as the private phone number (6), and the number (6) is:

a first information set, including a specified phone number (6-1) and a public phone number (6-2) assigned by the financial computer account system (3), these two elements being used as the unlock information set (8) stored in the memory (3-3),

or a second information set, including the specified phone number (6-1), the public phone number (6-2) assigned by the financial computer account system (3), and a password (6-3), these three elements being used as the unlock information set (8) stored in the memory (3-3),

or a third information set, including the specified phone number (6-1), the public phone number (6-2) assigned by the financial computer account system (3), the password (6-3), and an upper expense limit(6-4), these four elements being used as the unlock information set (8) stored in the memory (3-3), wherein the upper expense limit(6-4) has a format specified by the system, the amount of the upper expense limit (6-4) is input by the user and controlled by the

CPU (3-2), the description of the upper expense
 limit(6-4) remains the same in the following,
 or a fourth information set, including the public
 phone number (6-2) and the password (6-3),
 these two elements being used as the unlock
 information set (8) stored in the memory (3-3),
 or a fifth information set, including the public
 phone number (6-2), the password (6-3), and
 the upper expense limit(6-4), these three ele-
 ments being used as the unlock information set
 (8) stored in the memory (3-3),
 or a sixth information set, including the public
 phone number (6-2), the password (6-3), the up-
 per expense limit(6-4), and the specified phone
 number (6-1) such as the number of the mobile
 phone carried by the user, these four elements
 being used as the unlock information set (8)
 stored in the memory (3-3),
 or a seventh information set, including the public
 phone number (6-2), the password (6-3) and the
 specified phone number (6-1) such as the
 number of the mobile phone carried by the user,
 these three elements being used as the unlock
 information set (8) stored in the memory (3-3),
 or a eighth information set, including the speci-
 fied phone number (6-1), the public phone
 number (6-2), the password (6-3), and the upper
 expense limit(6-4), these four elements being
 used as the unlock information set (8) stored in
 the memory (3-3),
 or a ninth information set, including the specified
 phone number (6-1), the public phone number
 (6-2), the password (6-3), the upper expense
 limit(6-4), and an unlock date/time (6-5), these
 five elements being used as the unlock informa-
 tion set (8) stored in the memory (3-3), the unlock
 date/time (6-5) is variable and has a format set
 by the system and implemented by the CPU
 (3-2) according to the predefined program.
 or a tenth information set, including the specified
 phone number (6-1) such as user's own mobile
 phone number, the public phone number (6-2)
 for receiving a short message, the unlock pass-
 word (6-3) which can be the number of 1-8 digits,
 these three elements being used as the unlock
 information set (8) stored in the memory (3-3),
 or a eleventh information set, including an email
 address (6-7), and an unlock password (6-8) up
 to 8 digits included in the mail, these two ele-
 ments being used as the unlock information set
 (8) stored in the memory (3-3) for the CPU (3-2)
 to check,
 or a twelfth information set, including a network
 address (6-9) and an unlock password (6-10),
 these two elements being used as the unlock
 information set (8) stored in the memory (3-3)
 for the CPU (3-2) to compare and check.

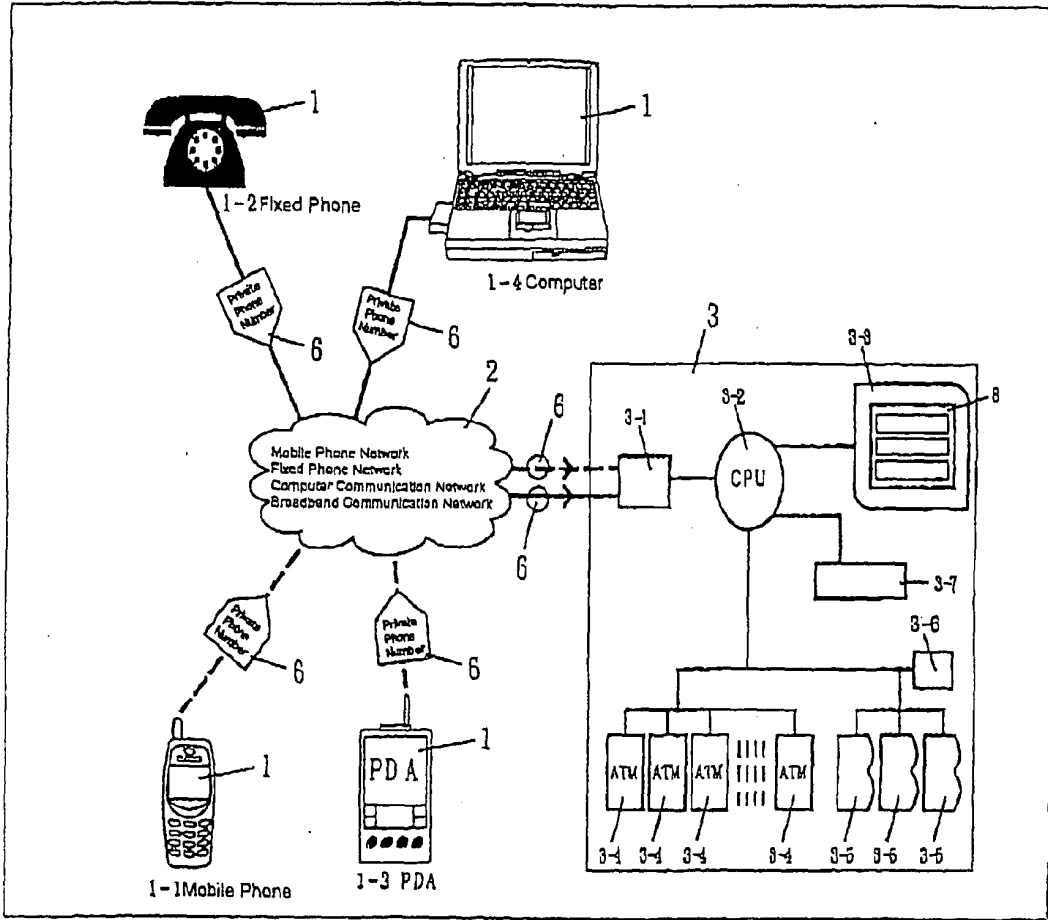


Fig.1

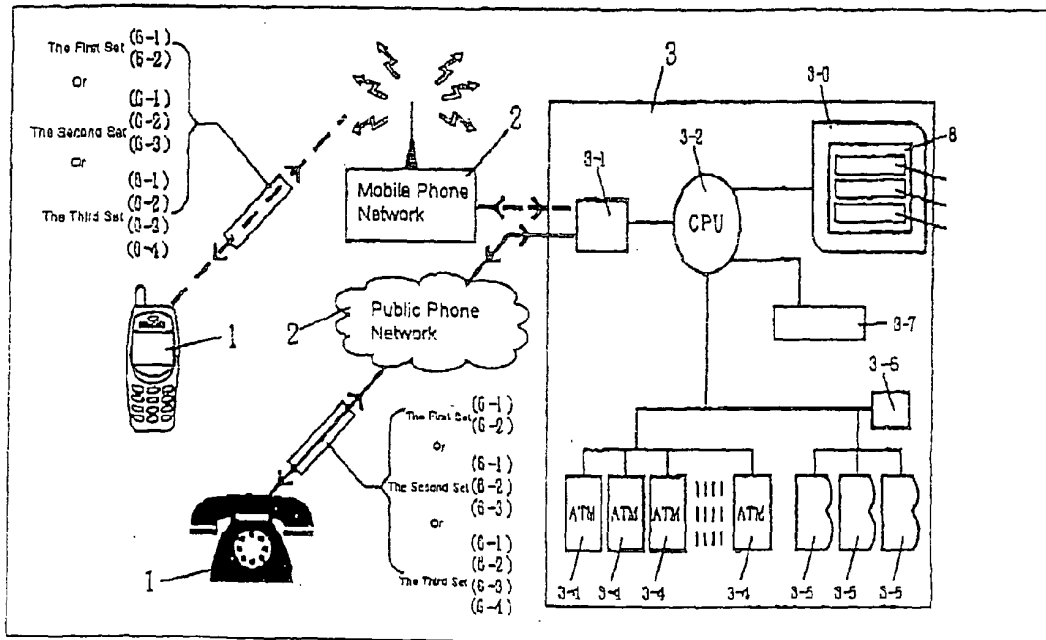


Fig.2

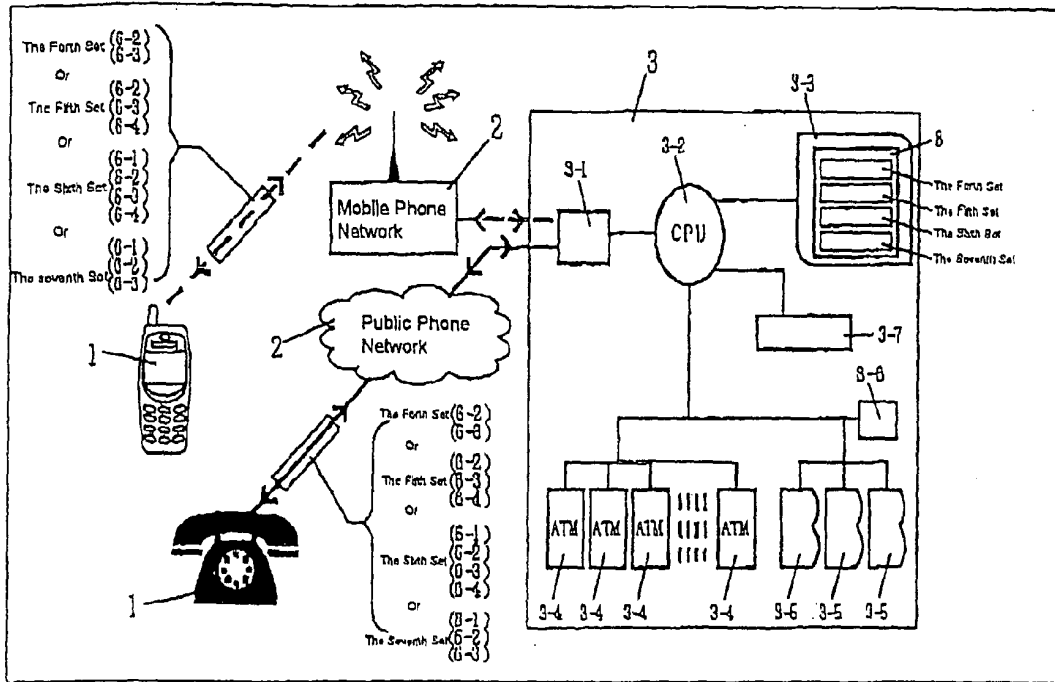


Fig. 3

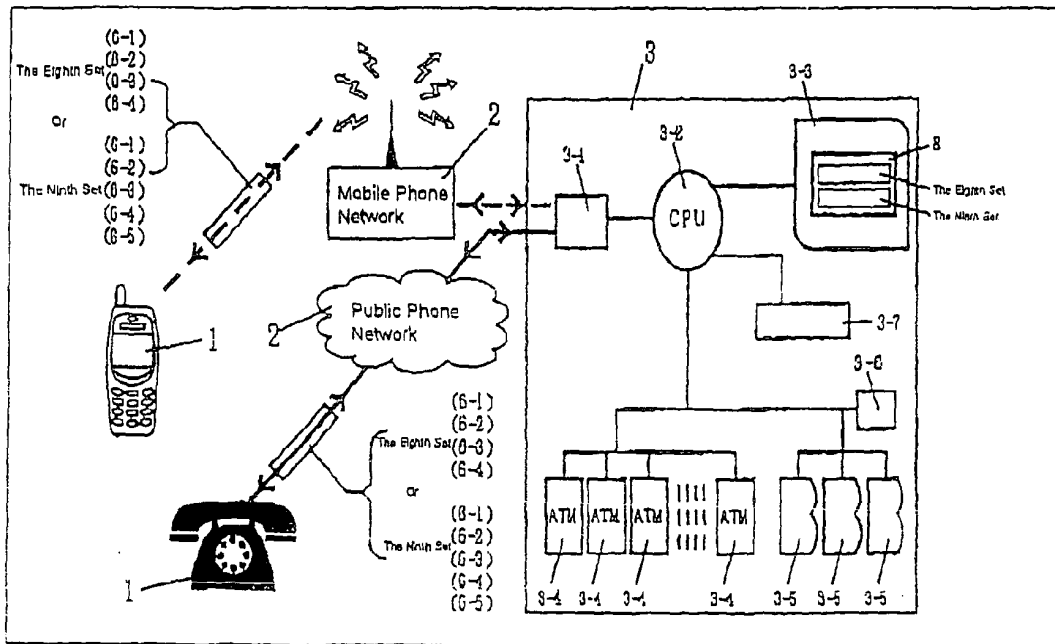


Fig. 4

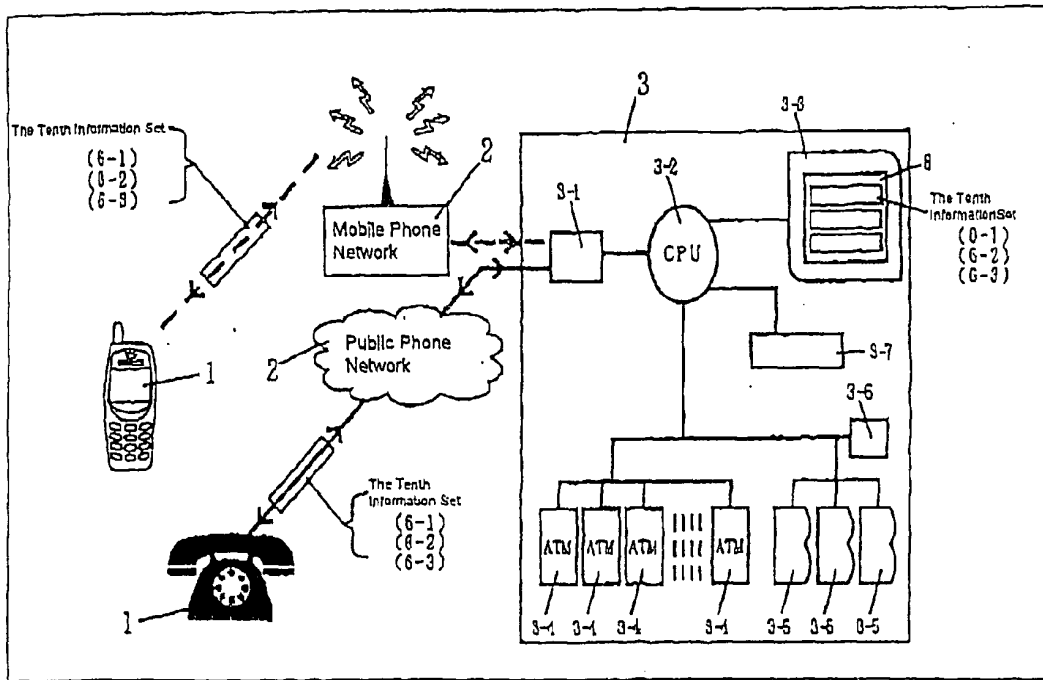


Fig. 5

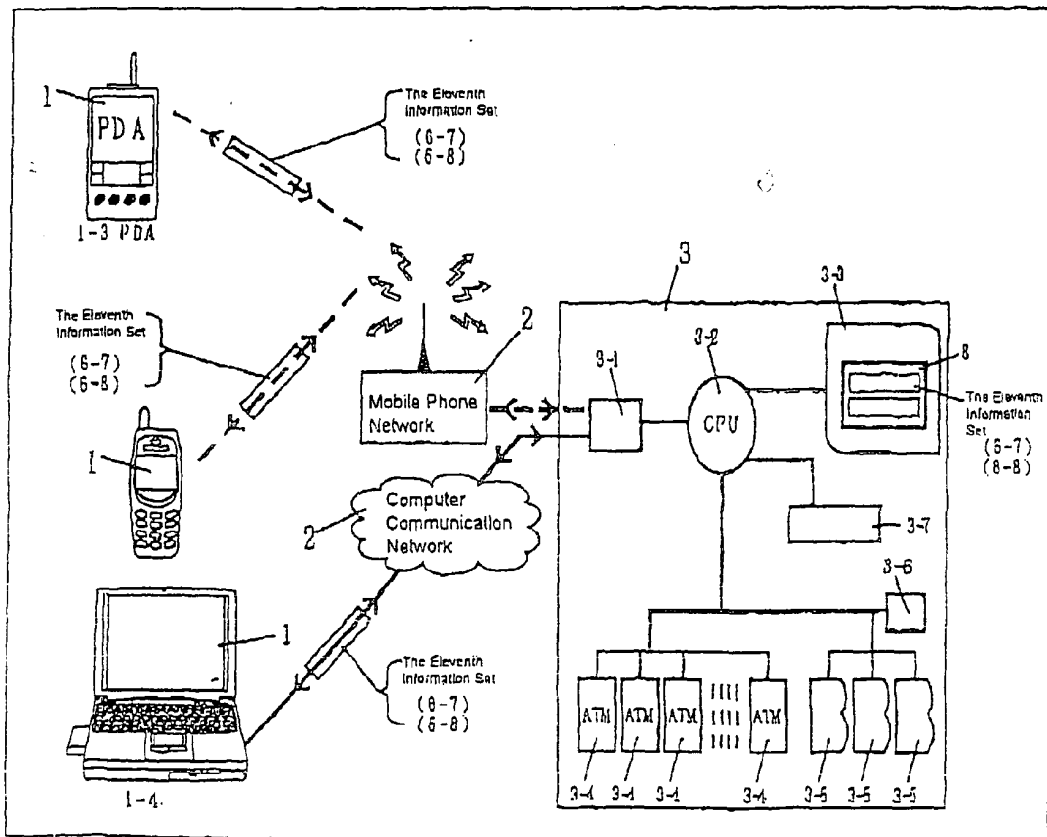


Fig. 6

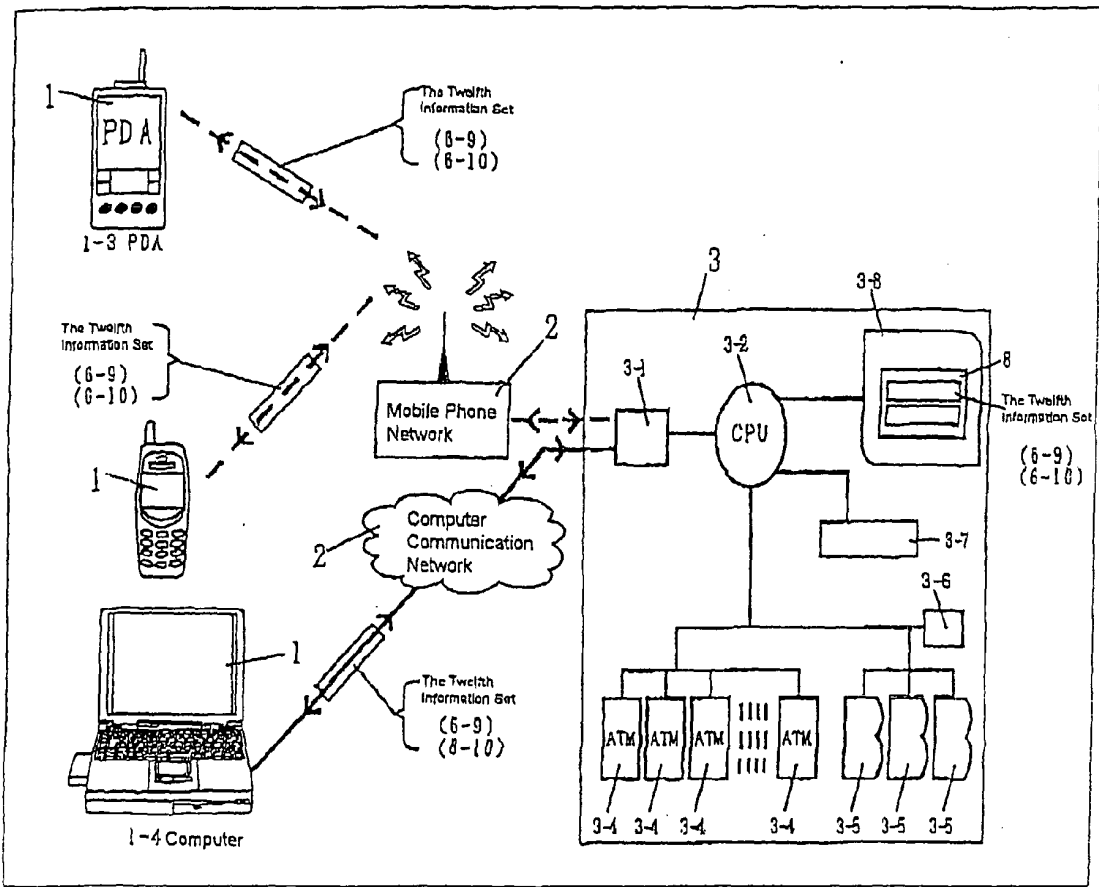


Fig. 7

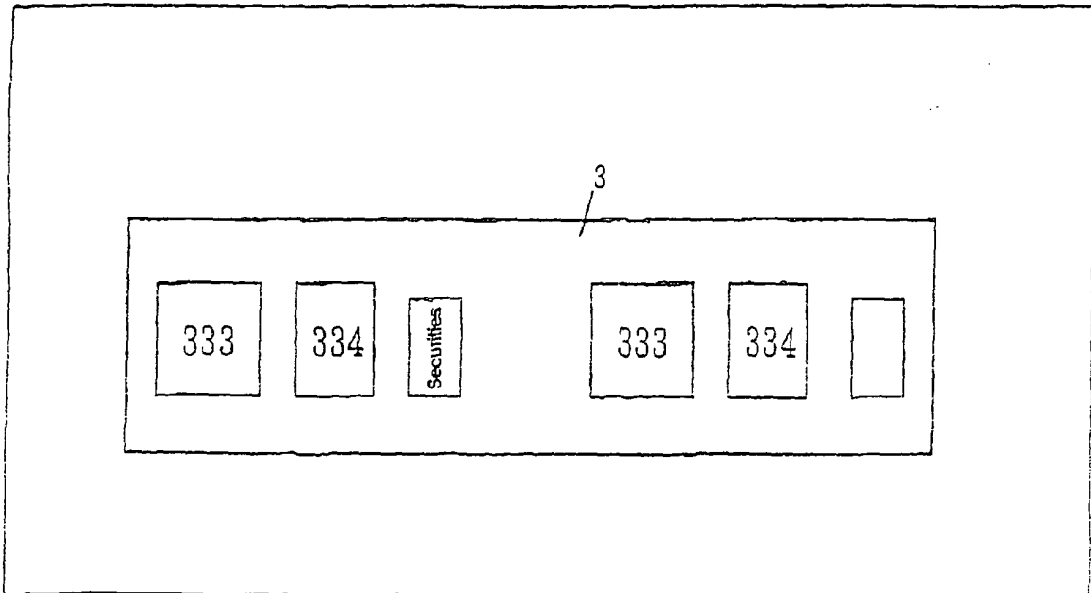


Fig. 8

INTERNATIONAL SEARCH REPORT

International application No.

PCT/CN2004/000080

A. CLASSIFICATION OF SUBJECT MATTER		
IPC ⁷ H04M 11/00		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED		
Minimum documentation searched (classification system followed by classification symbols)		
IPC ⁷ H04M 11/00		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Chinese document		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)		
CNPAT,WPL,EPODOC,PAJ 电话, 银行, 锁, 安全, 金融, 电脑, 专用, 密码, Telephone,number,call+,computer, bank, lock+, safety, finance, special, password		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5974119A (Katsunori Utsumi) 26.Oct1999 the whole document	1-8
A	CN 1394067A (WONG,Kamfu) 29.Jan2003 the whole document	1-8
A	CN 1398100A (Acer. Co. Ltd.) 19.Feb2003 the whole document	1-8
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input checked="" type="checkbox"/> See patent family annex.		
<p>* Special categories of cited documents:</p> <p>“A” document defining the general state of the art which is not considered to be of particular relevance</p> <p>“E” earlier application or patent but published on or after the international filing date</p> <p>“L” document which may throw doubts on priority claim (S) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>“O” document referring to an oral disclosure, use, exhibition or other means</p> <p>“P” document published prior to the international filing date but later than the priority date claimed</p>	<p>“T” later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>“X” document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</p> <p>“Y” document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</p> <p>“&” document member of the same patent family</p>	
Date of the actual completion of the international search 07.Sep2004 (07.09.2004)	Date of mailing of the international search report 14 · OCT 2004 (14 · 10 · 2004)	
Name and mailing address of the ISA/ 6 Xitucheng Rd., Jimen Bridge, Haidian District, 100088 Beijing, China Facsimile No. 86-10-62019451	Authorized officer A505 Telephone No. 86-10-62084926	

Form PCT/ISA /210 (second sheet) (January 2004)

INTERNATIONAL SEARCH REPORT
 Information on patent family members

International application No.

PCT/CN2004/000080

US 5974119A	26.Oct99 (26.10.99)	SG 80594A1	22.May01 (22.05.01)
		EP 0957460A1	17.Nov99 (17.11.99)
		AU 6999498A1	23.Dec99 (23.12.99)
		CN 1239255A1	22.Dec99 (22.12.99)
		CA 2240036A1	09.Dec99 (09.12.99)
CN 1394067A	29.Jan03 (29.01.03)	NONE	
CN 1398100A	19.Feb03(19.02.03)	NONE	

Form PCT/ISA /210 (patent family annex) (January 2004)