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(74) Agent: CAPLAN, David, O.; Snell & Wilmer L.L.P., One Arizona Center, 400 East Van Buren Street, Phoenix, AZ 85004-2202 (US).

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(71) Applicant (for all designated States except US): **HYPERCOM CORPORATION** [US/US]; 2851 West Kathleen Road, Phoenix, AZ 85053 (US).

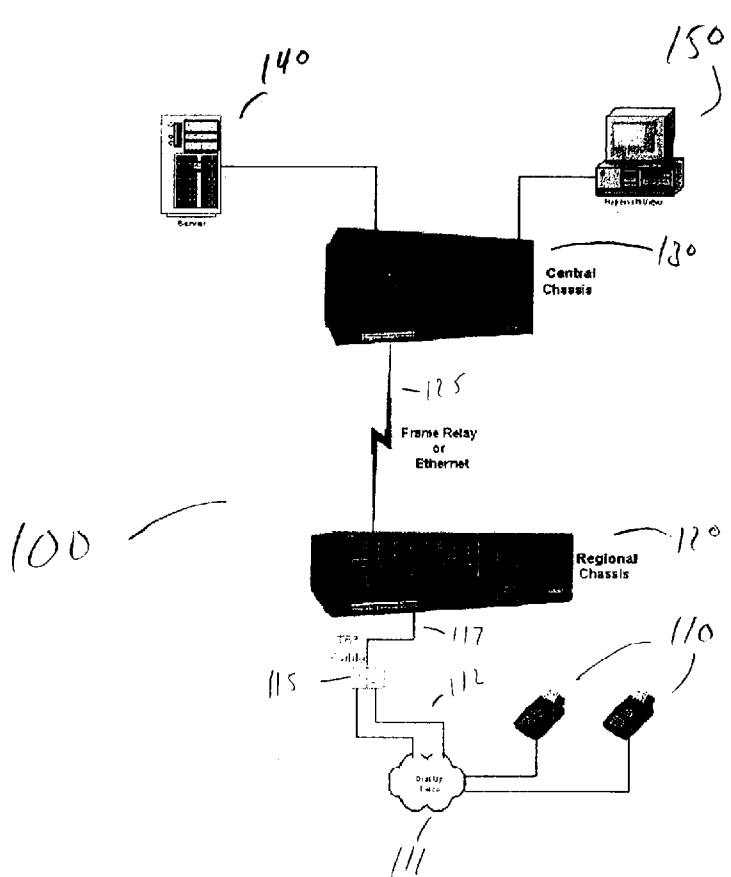
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(72) Inventors; and

(75) Inventors/Applicants (for US only): **SANCHEZ, Javier** [US/US]; Phoenix, AZ (US). **CHEUNG, Tk**.

[Continued on next page]

(54) Title: SECURE ELECTRONIC TRANSACTION SYSTEM



(57) Abstract: Systems and methods for the secure processing of electronic transactions are disclosed. In accordance with an exemplary embodiment, a system and method for the secure processing of electronic transactions comprises: receiving, by a POS terminal, information for a financial transaction card; receiving, by the POS terminal, information for a financial transaction; encrypting, by the POS terminal, the financial card information and the financial transaction information into a first encrypted message; transmitting the first encrypted message to a regional chassis; encrypting, by the regional chassis, the first encrypted message into a second encrypted message; transmitting the second encrypted message to a central chassis; decrypting, by the central chassis, the second encrypted message into a decrypted message; and transmitting the decrypted message to a host processor for authorization.

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RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA,
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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 99/00 (2007.10)

USPC - 705/64

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)

USPC: 705/64

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/16, 38, 44, 64, 67;713/155,168,170

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

USPTO WEST (PGPUB,USPAT,USOCR,EPAB,JPAB); GOOGLE Scholar

Search Terms Used: point of sale (POS)/virtual point of sale (vPOS) card reading, secure electronic transaction (SET), financial transaction/message encryption, automated clearinghouse (ACH) host processing, regional/central financial transactional servers

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,373,950 B1 (ROWNEY) 16 April 2002 (16.04.2002) Abstract, Col 1, Ln 8 - Col 4, Ln 64, Col 6, Ln 65 - Col 25, Ln 23, Col 60, Ln 25 - Col 70, Ln 45, Col 87, Ln 58 - Col 93, Ln 15	1
X	US 2004/0107170 A1 (LABROU et al.) 03 June 2004 (03.06.2004) Abstract, Para [0055]-[0060], [0112]-[0418]	1
A	US 2003/0120936 A1 (FARRIS et al.) 26 June 2003 (26.06.2003) Entire Document	1
A	US 2003/0125969 A1 (KIZER et al.) 03 July 2003 (03.07.2003) Entire Document	1
A	US 6,947,908 B1 (SLATER) 20 September 2005 (20.09.2005) Entire Document	1

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:	"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
"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent but published on or after the international filing date	"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
"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)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

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Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450
Facsimile No. 571-273-3201

Authorized officer:

Lee W. Young

PCT Helpdesk: 571-272-4300
PCT OSP: 571-272-7774

