Title of the invention: TERMINAL AUTHENTICITY VERIFICATION

Abstract:
Methods and systems for improving non bank payment solutions through terminal authenticity verification. One group of improvements uses the secure payment capabilities of the above architecture to implement a bill payment system. Electronic payments from consumers who are not bank customers are now completely secure. A variety of methods are discussed to include non banking consumers in this payment system. Another group of improvements uses the secure payment capabilities of the above architecture to implement a payroll system which allows non banking or unbankable employees (or contractors or vendors) to receive electronic payment and to easily reroute portions of their payments electronically to various destinations. The secure transaction capabilities of the above architecture make this possible.

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