

Title (en)
PAYMENT SYSTEM

Title (de)
ZAHLUNGSSYSTEM

Title (fr)
SYSTEME DE PAIEMENT

Publication
EP 1348185 A1 20031001 (EN)

Application
EP 01963021 A 20010903

Priority
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• FI 20002734 A 20001213
• GB 0021671 A 20000904

Abstract (en)
[origin: GB2366432A] In a system for obtaining and using a payment identification number in a secure way with a wireless communication device (MS), a request for the payment identification number is sent from the wireless communication device (MS) the request being digitally signed and/or encrypted; in response to the request the payment identification number is sent to the wireless communication device (MS) from a payment system (BANK) in a digitally signed and/or encrypted message; the payment identification number is transferred to a payment terminal (PT); validity of the transferred payment identification number is verified; the account linked to the payment identification number is charged if the payment identification number is valid.

IPC 1-7
G06F 17/60; **G07F 7/10**; **G07F 19/00**

IPC 8 full level
G06Q 20/00 (2012.01); **G06Q 30/00** (2012.01); **G07F 7/02** (2006.01); **G07F 7/10** (2006.01); **G07F 19/00** (2006.01)

CPC (source: EP)
G06Q 20/04 (2013.01); **G06Q 20/12** (2013.01); **G06Q 20/14** (2013.01); **G06Q 20/20** (2013.01); **G06Q 20/26** (2013.01); **G06Q 20/322** (2013.01); **G06Q 20/325** (2013.01); **G06Q 20/327** (2013.01); **G06Q 20/341** (2013.01); **G06Q 20/342** (2013.01); **G06Q 20/385** (2013.01); **G06Q 20/4093** (2013.01); **G06Q 20/425** (2013.01); **G06Q 30/06** (2013.01); **G07F 7/025** (2013.01); **G07F 7/1008** (2013.01)

Citation (search report)
See references of WO 0221354A1

Citation (examination)
• WO 9834203 A1 19980806 - QUALCOMM INC [US]
• WO 9613814 A1 19960509 - VAZVAN BEHRUZ [FI]
• WO 9842173 A2 19981001 - FD FINANSSIDATA OY [FI], et al

Designated contracting state (EPC)
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR

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GB 0021671 D0 20001018; **GB 2366432 A 20020306**; AU 8407401 A 20020322; AU 8407701 A 20020322; EP 1348185 A1 20031001; FI 20002734 A0 20001213; FI 20002734 A 20020305; WO 0221354 A1 20020314; WO 0221767 A1 20020314

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GB 0021671 A 20000904; AU 8407401 A 20010903; AU 8407701 A 20010904; EP 01963021 A 20010903; FI 0100759 W 20010903; FI 0100763 W 20010904; FI 20002734 A 20001213