

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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• 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)  
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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)  
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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