

Title (en)
METHOD FOR PROVIDING CARDLESS PAYMENT

Title (de)
VERFAHREN ZUR BEREITSTELLUNG KARTENLOSER BEZAHLUNG

Title (fr)
PROCEDE DE PAIEMENT SANS CARTE

Publication
EP 1440400 A4 20041110 (EN)

Application
EP 02775858 A 20020920

Priority

- US 0229649 W 20020920
- US 95699701 A 20010921
- US 95750501 A 20010921

Abstract (en)
[origin: WO03027798A2] The method and system of the invention provide a variety of techniques for using a selected alias and a selected personal identification entry (PIE) in conjunction with use of a transaction card, such as a credit card, debit card or stored value card, for example. A suitable number or other identification parameter is selected by the account-holder as an alias. The account-holder is then required to choose a PIE for security purposes. The alias is linked to the account-holder's credit card number via a database. When the account-holder enters into a transaction with a merchant, the physical card need not be present. The account-holder simply provides his or her alias and then the PIE. This can be done at any point of sale such as a store, catalog telephone order, or over the Internet. The alias and PIE are entered and authorization is returned from the credit card company.

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

IPC 8 full level
G06Q 20/00 (2012.01)

CPC (source: EP)
G06Q 20/04 (2013.01); **G06Q 20/20** (2013.01); **G06Q 20/385** (2013.01)

Citation (search report)

- [X] US 6227447 B1 20010508 - CAMPISANO KURT M [US]
- [X] EP 1017030 A2 20000705 - IBM [US]
- [X] EP 0855659 A1 19980729 - LUCENT TECHNOLOGIES INC [US]
- [X] WO 0143084 A2 20010614 - PIELEMEIER TED A [US], et al
- [Y] US 5534855 A 19960709 - SHOCKLEY WILLIAM R [US], et al
- [Y] EP 0917119 A2 19990519 - CITICORP DEV CENTER INC [US]
- [A] WO 0135355 A1 20010517 - FIRST DATA RESOURCES [US], et al
- See references of WO 03027798A2

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

DOCDB simple family (publication)
WO 03027798 A2 20030403; **WO 03027798 A3 20031030**; AU 2002341707 A1 20030407; CA 2460886 A1 20030403; EP 1440400 A2 20040728; EP 1440400 A4 20041110

DOCDB simple family (application)
US 0229649 W 20020920; AU 2002341707 A 20020920; CA 2460886 A 20020920; EP 02775858 A 20020920