

Title (en)

METHOD AND SYSTEM OF ADDITIONAL SECURING OF PAYMENT CARD PAYMENTS

Title (de)

VERFAHREN UND SYSTEM ZUR ZUSÄTZLICHEN SICHERUNG VON BEZAHLUNGEN MIT BEZAHLKARTEN

Title (fr)

PROCEDE ET SYSTEME DE SECURISATION SUPPLEMENTAIRE DE PAIEMENTS EFFECTUES PAR CARTE DE PAIEMENT

Publication

EP 1454305 A2 20040908 (EN)

Application

EP 02783868 A 20021021

Priority

- PL 0200075 W 20021021
- PL 35021801 A 20011020

Abstract (en)

[origin: WO03036576A2] In the system a payment card can be assigned a communication terminal which provides for connection with the user and which can be remotely located. Before the payment is made, at least one additional authorization question can be formulated and sent to the communication terminal and the decision on transaction processing is made based on the answer provided by the user of the terminal. It can be checked whether the current geographical location of the communication terminal is close enough to the geographical position of payment terminal, or whether it is feasible that the card holder can move from the previous payment terminal to the current one. In its basic version, the system contains an information database about the cards (5) modifiable via a modification interface (8) by the system of card information management, authorization interface (11) for communication with the card authorization center, telecommunications interface (9) providing connections with terminals and a control and calculation module (2). The system can also contain information database about the transactions made with cards (6), interface (10) working as an intermediary in providing information on available payment terminals and their geographical position, location module (14) providing the system with the information on terminal locations and calculation module (3) calculating the time-spatial distance of the current transaction from the previous transaction made with the same card via payment terminal or the spatial distance between the payment terminal in which the

IPC 1-7

G07F 7/10

IPC 8 full level

G07F 7/10 (2006.01); **G06Q 20/00** (2012.01); **G07C 9/00** (2006.01); **H04W 4/24** (2009.01)

CPC (source: EP US)

G06Q 20/04 (2013.01 - EP); **G06Q 20/20** (2013.01 - EP); **G06Q 20/3224** (2013.01 - EP); **G06Q 20/40** (2013.01 - EP); **G06Q 20/4014** (2013.01 - EP); **G06Q 20/4016** (2013.01 - EP); **G06Q 20/42** (2013.01 - EP); **G06Q 20/425** (2013.01 - EP); **G07C 9/27** (2020.01 - EP US)

Citation (search report)

See references of WO 03036576A2

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 03036576 A2 20030501; **WO 03036576 A3 20031127**; **WO 03036576 B1 20040325**; AU 2002347691 A1 20030506; EP 1454305 A2 20040908; PL 350218 A1 20030422; RU 2004115391 A 20050610

DOCDB simple family (application)

PL 0200075 W 20021021; AU 2002347691 A 20021021; EP 02783868 A 20021021; PL 35021801 A 20011020; RU 2004115391 A 20021021