

Title (en)

METHOD AND APPARATUS FOR A PRIVATE AND SECURE PAYMENT SYSTEM USING A WIRELESS DEVICE

Title (de)

VERFAHREN UND VORRICHTUNG FÜR EIN PRIVATES UND SICHERES BEZAHLUNGSSYSTEM MIT EINER DRAHTLOSEN EINRICHTUNG

Title (fr)

PROCEDE ET APPAREIL POUR SYSTEME DE PAIEMENT PRIVE ET SUR AU MOYEN D'UN DISPOSITIF SANS FIL

Publication

EP 1472636 A4 20050309 (EN)

Application

EP 03729695 A 20030114

Priority

- US 0302054 W 20030114
- US 4683402 A 20020115
- US 9188202 A 20020306
- US 10038002 A 20020318

Abstract (en)

[origin: WO03060796A1] With the payment system (02) of the present invention, a customer (06) may conduct a private and secure payment transaction with a retail merchant, a web-based merchant, a restaurant merchant at a dining table, an online subscription merchant, a private party, withdraw cash from an ATM machine, using a wireless device(12), in lieu of bankcards and bank checks. In all of these transactions, the customer does not share his identity and personal sensitive data with the merchants and the private party. In these transactions, the customer need not carry his bankcards and or personal checks bearing personal and sensitive data with him/ her avoiding the risks of theft or loss.

IPC 1-7

G06F 17/60; G07F 19/00

IPC 8 full level

G06Q 20/00 (2012.01); G06Q 30/00 (2012.01)

CPC (source: EP)

G06Q 20/02 (2013.01); G06Q 20/023 (2013.01); G06Q 20/04 (2013.01); G06Q 20/12 (2013.01); G06Q 20/14 (2013.01); G06Q 20/24 (2013.01); G06Q 20/327 (2013.01); G06Q 20/353 (2013.01); G06Q 20/383 (2013.01); G06Q 20/385 (2013.01); G06Q 30/02 (2013.01); G07F 19/203 (2013.01)

Citation (search report)

- [X] DE 19903363 A1 20000810 - MUELLER JUDEX DONALD [DE]
- [X] EP 1093097 A2 20010418 - IBM [US]
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- See references of WO 03060796A1

Citation (examination)

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Designated contracting state (EPC)

AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LU MC NL PT SE SI SK TR

DOCDB simple family (publication)

WO 03060796 A1 20030724; AU 2003235604 A1 20030730; EP 1472636 A1 20041103; EP 1472636 A4 20050309

DOCDB simple family (application)

US 0302054 W 20030114; AU 2003235604 A 20030114; EP 03729695 A 20030114