

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

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- 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 resaurant 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)

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Citation (search report)

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- [X] EP 1093097 A2 20010418 - IBM [US]
- [X] WO 9745814 A1 19971204 - VAZVAN BEHRUZ [FI]
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- See references of WO 03060796A1

Citation (examination)

- WO 0197115 A1 20011220 - EIGHTING KK [JP], et al
- US 7197448 B2 20070327 - FUJISAWA TOMONORI [JP], et al

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DOCDB simple family (publication)

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DOCDB simple family (application)

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