

Title (en)

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS USING MULTI-PAYMENT PREFERENCES

Title (de)

SYSTEM UND VERFAHREN ZUM VERARBEITEN VON FINANZTRANSAKTIONEN UNTER VERWENDUNG VON MEHRFACH-BEZAHLUNGSPRÄFERENZEN

Title (fr)

SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES REPOSANT SUR L'UTILISATION DE PREFERENCES DE PAIEMENTS MULTIPLES

Publication

EP 1493099 A2 20050105 (EN)

Application

EP 03723920 A 20030407

Priority

- US 0310577 W 20030407
- US 37024402 P 20020408
- US 40736703 A 20030404

Abstract (en)

[origin: WO03088078A2] The invention relates generally to retail transactions (Fig. 1) and, more particularly, to retail transaction systems and methods employing consumer preferences applicable to the transaction for goods and services (12). Methods, systems and processes are provided in which a customer is identified and associated with a customer profile and/or a method of payment corresponding to the customer (16). The customer profile may comprise customer preferences with regard to at least one method of payment (16). Based on the customer profile and/or other preference or transaction criteria, a preferred method of payment may be determined for a specific transaction (14). The provided methods, systems and processes may be used merely to identify a customer or in combination with transaction payment (e.g., payment for goods, services, or other financial transaction). The methods, systems and processes may also be used in combination with a loyalty program with a specific merchant or an association of merchants participating in a combined customer loyalty program (15).

IPC 1-7

G06F 17/16

IPC 8 full level

G07F 19/00 (2006.01); **G06F 21/32** (2013.01); **G06F 21/35** (2013.01); **G06Q 20/00** (2012.01); **G06Q 30/00** (2012.01)

CPC (source: EP)

G06Q 20/04 (2013.01); **G06Q 20/12** (2013.01); **G06Q 20/4014** (2013.01); **G06Q 30/02** (2013.01)

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 RO SE SI SK TR

DOCDB simple family (publication)

WO 03088078 A2 20031023; **WO 03088078 A3 20040325**; AU 2003230820 A1 20031027; CA 2481505 A1 20031023; EP 1493099 A2 20050105; EP 1493099 A4 20100602; JP 2005522782 A 20050728

DOCDB simple family (application)

US 0310577 W 20030407; AU 2003230820 A 20030407; CA 2481505 A 20030407; EP 03723920 A 20030407; JP 2003584946 A 20030407