

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

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Priority

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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).

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Citation (search report)

- [X] WO 0049551 A1 20000824 - GIORDANO JOSEPH A [US]
- [X] WO 9837524 A1 19980827 - SWISSCOM AG [CH], et al
- [X] WO 0169555 A1 20010920 - SWISSCOM AG [CH], et al
- [A] EP 1178450 A2 20020206 - VAZVAN BEHRUZ [FI]
- [AP] WO 0233669 A1 20020425 - ULTRA PROIZV ELEKTRONSKIH NAPR [SI], et al
- See references of WO 03088078A2

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DOCDB simple family (publication)
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