

Title (en)  
NETWORK COMMERCIAL TRANSACTIONS

Title (de)  
KOMMERZIELLE TRANSAKTIONEN IM NETZWERK

Title (fr)  
TRANSACTIONS COMMERCIALES EN RESEAU

Publication  
**EP 1872188 A2 20080102 (EN)**

Application  
**EP 06758421 A 20060419**

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- US 2006014801 W 20060419
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- US 37913306 A 20060418
- US 37914306 A 20060418
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Abstract (en)  
[origin: WO2006113834A2] Current embodiments provide for authorization and payment of an online commercial transaction between a purchaser and a merchant including verification of an identity of the purchaser and verification of an ability of the purchaser to pay for the transaction, where the identity provider and the payment provider are often different network entities. Other embodiments also provide for protocols, computing systems, and other mechanisms that allow for identity and payment authentication using a mobile module, which establishes single or multilevel security over an untrusted network (e.g., the Internet). Still other embodiments also provide for a three-way secure communication between a merchant, consumer, and payment provider such that sensitive account information is opaque to the merchant, yet the merchant is sufficiently confident of the consumer's ability to pay for requested purchases. In yet another embodiment, electronic billing information is used for authorization, auditing, payment federation, and other purposes.

IPC 8 full level  
**G06Q 99/00** (2006.01); **G06F 21/10** (2013.01); **G06F 21/34** (2013.01); **G06Q 20/00** (2012.01); **G06Q 30/00** (2012.01); **H04M 3/38** (2006.01); **H04W 12/0431** (2021.01); **H04W 12/069** (2021.01); **H04W 12/10** (2021.01)

CPC (source: EP KR US)  
**G06F 21/10** (2013.01 - EP US); **G06F 21/34** (2013.01 - EP); **G06Q 20/02** (2013.01 - EP); **G06Q 20/12** (2013.01 - EP KR); **G06Q 20/3223** (2013.01 - EP); **G06Q 20/4014** (2013.01 - EP); **G06Q 20/407** (2013.01 - EP); **G06Q 30/00** (2013.01 - EP); **H04L 63/08** (2013.01 - EP); **H04W 12/068** (2021.01 - EP US); **H04W 12/069** (2021.01 - EP US); **G06F 2221/2135** (2013.01 - EP); **G06F 2221/2137** (2013.01 - EP)

Cited by  
US11501360B2; US11877218B1

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

Designated extension state (EPC)  
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DOCDB simple family (publication)  
**WO 2006113834 A2 20061026**; **WO 2006113834 A3 20090423**; **WO 2006113834 A9 20071101**; AU 2006236243 A1 20061026; AU 2006236243 B2 20110324; BR PI0608591 A2 20100119; CA 2601785 A1 20061026; CN 102368325 A 20120307; EP 1872188 A2 20080102; EP 1872188 A4 20110427; IL 185978 A0 20080120; JP 2008541206 A 20081120; KR 20070120125 A 20071221; MX 2007012648 A 20071213; NO 20074614 L 20071116; SG 161290 A1 20100527

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