Title (en)
METHODS AND SYSTEMS FOR FINANCIAL TRANSACTIONS IN A MOBILE ENVIRONMENT

Title (de)
VERFAHREN UND SYSTEME FÜR FINANZTRANSAKTIONEN IN EINER MOBILEN UMGEBUNG

Title (fr)
PROCÉDÉS ET SYSTÈMES DE CONDUITE DE TRANSACTIONS FINANCIÈRES DANS UN ENVIRONNEMENT MOBILE

Publication
EP 1938571 A4 20110309 (EN)

Application
EP 06774549 A 20060706

Priority
US 2006026399 W 20060706

Abstract (en)
[origin: WO2008005018A2] Methods and systems for conducting financial transactions in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant (PDA) that communicates with a mobile financial transaction system (MFTS) that stores user and transaction information, The MFTS receives information on behalf of a mobile device user corresponding to bills to pay or other payments to make. The MFTS also receives information corresponding to payment sources available for use in making payments. Selected payments information and payment source information are communicated to the mobile user via a wireless network and displayed for user selection. The user selects a payment to make and a payment source. A mobile payment instruction is generated and communicated to the MFTS. The MFTS instructs a payment instruction recipient to make a payment to an identified payee. Real-time updated account and payment balances are provided to the user's mobile device.

IPC 8 full level
G06Q 20/14 (2012.01); **G06Q 20/00** (2012.01); **G06Q 40/00** (2012.01); **G06Q 40/02** (2012.01); **H04M 11/00** (2006.01)

CPC (source: EP KR US)
G06Q 20/042 (2013.01 - EP); **G06Q 20/06** (2013.01 - EP); **G06Q 20/10** (2013.01 - EP KR); **G06Q 20/223** (2013.01 - EP); **G06Q 20/322** (2013.01 - EP); **G06Q 20/3221** (2013.01 - EP); **G06Q 20/3223** (2013.01 - EP); **G06Q 20/325** (2013.01 - EP); **G06Q 20/3267** (2020.05 - EP KR US); **G06Q 20/3552** (2013.01 - EP); **G06Q 40/00** (2013.01 - EP); **G06Q 40/02** (2013.01 - KR); **G07F 7/1008** (2013.01 - EP); **H04L 12/14** (2013.01 - EP)

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WO 2008005018 A2 20080110; **WO 2008005018 A3 20090430**; **WO 2008005018 A9 20100121**; BR PI0621862 A2 20110920; CA 2656985 A1 20080110; CN 101553838 A 20091007; EP 1938571 A2 20080702; EP 1938571 A4 20110309; EP 1956543 A2 20080813; EP 1956543 A3 20110302; EP 1965343 A2 20080903; EP 1965343 A3 20110302; EP 1978477 A2 20081008; EP 1978477 A3 20110302; EP 1978478 A2 20081008; EP 1978478 A3 20110302; EP 1980984 A2 20081015; EP 1980984 A3 20110302; EP 1980985 A2 20081015; EP 1980985 A3 20110302; EP 1980986 A2 20081015; EP 1980986 A3 20110302; EP 1980987 A2 20081015; EP 1980987 A3 20110309; EP 1980988 A2 20081015; EP 1980988 A3 20110309; JP 2009543185 A 20091203; JP 5627888 B2 20141119; KR 20090087924 A 20090818; KR 20120087895 A 20120807; KR 20130055700 A 20130528

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US 2006026399 W 20060706; BR PI0621862 A 20060706; CA 2656985 A 20060706; CN 200680055242 A 20060706; EP 06774549 A 20060706; EP 08103078 A 20060706; EP 08103081 A 20060706; EP 08103086 A 20060706; EP 08103090 A 20060706; EP 08103091 A 20060706; EP 08103098 A 20060706; EP 08103102 A 20060706; EP 08103106 A 20060706; EP 08103115 A 20060706; JP 2009518081 A 20060706; KR 20097012352 A 20060706; KR 20127005590 A 20060706; KR 20137010628 A 20060706