

Title (en)

VIRTUAL PREPAID OR CREDIT CARD AND METHOD AND SYSTEM FOR PROVIDING SUCH AND FOR ELECTRONIC PAYMENT TRANSACTIONS

Title (de)

VIRTUELLE PREPAID- ODER KREDITKARTE UND VERFAHREN UND SYSTEM ZUR BEREITSTELLUNG EINER SOLCHEN UND ZUM ELEKTRONISCHEN ZAHLUNGSVERKEHR

Title (fr)

CARTE PRÉPAYÉE OU DE CRÉDIT VIRTUELLE ET PROCÉDÉ AINSI QUE SYSTÈME DE FOURNITURE DE CELLE-CI ET DE GESTION DE PAIEMENT ÉLECTRONIQUE

Publication

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Application

**EP 08773592 A 20080623**

Priority

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- DE 102007048976 A 20071012

Abstract (en)

[origin: US2009006254A1] A virtual credit card, as a set of data, free of a physical substrate, the data being adapted to authorize a person who is in possession thereof to pay for a product or service, in particular in the framework of an online transaction, the data set being produced on the basis of a credit card account or a pre-payment and in response to a user authentication procedure involving an evaluation of biometric features of a user, in particular of his/her voice profile, and being available at a telecommunication terminal, in particular a mobile phone, of the authenticated user.

IPC 8 full level

**G06Q 20/00** (2012.01); **G06Q 30/00** (2012.01)

CPC (source: EP US)

**G06Q 20/02** (2013.01 - EP US); **G06Q 20/3255** (2013.01 - EP US); **G06Q 20/326** (2020.05 - EP US); **G06Q 20/351** (2013.01 - EP US); **G06Q 20/385** (2013.01 - EP US); **G06Q 20/40** (2013.01 - EP US); **G06Q 20/4014** (2013.01 - EP US); **G06Q 30/0603** (2013.01 - EP US)

Citation (search report)

See references of WO 2009003605A2

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