Title (en)
METHOD OF EFFECTING PAYMENT TRANSACTION USING A MOBILE TERMINAL

Title (de)
VERFAHREN ZUM BEWIRKEN EINER ZAHLUNGSTRANSAKTION UNTER VERWENDUNG EINES MOBILEN ENDGERÄTS

Title (fr)
PROCÉDÉ POUR EFFECTUER UNE TRANSACTION DE PAIEMENT À L'AIDE D'UN TERMINAL MOBILE

Publication
EP 2176819 A1 20100421 (EN)

Application
EP 08734302 A 20080414

Priority
• CZ 2008000043 W 20080414
• CZ 2007504 A 20070726

Abstract (en)
[origin: WO2009012731A1] A method of effecting payment transaction done with the aid of the client's mobile terminal, where the client enters his or her request for a payment transaction in the mobile applications server, which allocates a unique transaction identification code to the payment transaction and transmits it to the dealer and the client. The mobile applications server transmits the request for payment transaction to the clearing center, which identifies the client and the dealer on the basis of alias identities, whereupon it asks the client to confirm the payment transaction by entering his or her PIN in the client's mobile terminal. Following authorization, the clearing center identifies the client, verifies the availability of sufficient account balance, and credits the required amount to the dealer's account acquired through the unique transaction identification code (confirmation of payment) and releases the goods or renders the services purchased to the client.

IPC 8 full level
G06F 19/00 (2018.01); **G06Q 20/00** (2006.01)

CPC (source: EP US)
G06Q 20/02 (2013.01 - EP); **G06Q 20/023** (2013.01 - EP); **G06Q 20/04** (2013.01 - EP); **G06Q 20/12** (2013.01 - EP);
G06Q 20/326 (2020.05 - EP US); **G06Q 20/385** (2013.01 - EP)

Citation (search report)
See references of WO 2009012731A1

Citation (examination)
EP 1130495 A2 20010905 - NOKIA CORP [FI]

Designated contracting state (EPC)
AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MT NL NO PL PT RO SE SI SK TR

Designated extension state (EPC)
AL BA MK RS

DOCDB simple family (publication)
WO 2009012731 A1 20090129; CZ 2007504 A3 20080702; CZ 299351 B6 20080702; EP 2176819 A1 20100421

DOCDB simple family (application)
CZ 2008000043 W 20080414; CZ 2007504 A 20070726; EP 08734302 A 20080414