

Title (en)

ELECTRONIC CHECK FINANCIAL PAYMENT SYSTEMS AND METHODS

Title (de)

FINANZBEZAHLUNGSSYSTEME MIT ELEKTRONISCHEN SCHECKS UND VERFAHREN

Title (fr)

SYSTÈMES ET PROCÉDÉS DE PAIEMENT FINANCIER PAR CHÈQUE ÉLECTRONIQUE

Publication

EP 2198545 A4 20110921 (EN)

Application

EP 08834895 A 20080930

Priority

- US 2008078253 W 20080930
- US 86833507 A 20071005
- US 86850407 A 20071007
- US 86893907 A 20071008
- US 86973907 A 20071009

Abstract (en)

[origin: WO2009045998A1] The present disclosure provides a digitally originated check (DOC) through an electronic payment system (EPS) which captures payor metadata instructions regarding the intended payment to a payee. The metadata is stored in a database or the like for further processing instead of printing a paper check. The DOC can be cleared either electronically or through a paper substitute check through Check 21 clearing methods. The present invention further provides a true check card operable to provide DOCs at point-of-sale terminals.

IPC 8 full level

H04K 1/00 (2006.01)

CPC (source: EP)

G06Q 20/04 (2013.01); **G06Q 20/0425** (2013.01); **G06Q 20/20** (2013.01); **G06Q 20/24** (2013.01)

Citation (search report)

- [L] Statement in accordance with the Notice from the European Patent Office dated 1 October 2007 concerning business methods (OJ 11/2007; p572f) The claimed subject matter, with due regard to the description and drawings, relates to processes comprised in the list of subject matter and activities excluded from patentability under Art.52(2) and (3) EPC. The applicant is advised that in accordance with the established practice of the EPO, no search need be performed in respect of those aspects of the claimed invention. The only identifiable technical aspects of the claimed invention relate to the use of conventional, general-purpose data processing technology for processing data of an inherently non-technical nature. The information technology employed is considered to have been generally known as it was widely available to everyone at the date of filing/priority of the present application. The notoriety of such prior art cannot reasonably be contested. No documentary evidence was therefore considered required.
- See references of WO 2009045998A1

Citation (examination)

US 7103579 B1 20060905 - PHILLIPS PATRICK M [US], et al

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

DOCDB simple family (publication)

WO 2009045998 A1 20090409; CA 2701782 A1 20090409; CN 101884189 A 20101110; EP 2198545 A1 20100623; EP 2198545 A4 20110921

DOCDB simple family (application)

US 2008078253 W 20080930; CA 2701782 A 20080930; CN 200880118511 A 20080930; EP 08834895 A 20080930