

Title (en)
PAYMENT PROCESSING PLATFORM

Title (de)
BEZAHLUNGSVERARBEITUNGSPLATTFORM

Title (fr)
PLATE-FORME DE TRAITEMENT DE PAIEMENT

Publication
EP 2300972 A4 20120523 (EN)

Application
EP 09743702 A 20090507

Priority

- US 2009043200 W 20090507
- US 11864708 A 20080509
- US 11864608 A 20080509

Abstract (en)
[origin: WO2009137716A2] A method for generating a child product that is linked to a core account. A payment processing platform receives a user selection of control parameters that define use restrictions for the child product and the core account that provides financial backing for the child product. The child product is generated and may be used for payment transactions within the use restrictions defined by the control parameters. The child product is delivered to a recipient as a physical card or as a virtual card or both as a physical card and a virtual card. Advantageously, the financial institution needs to modify its legacy payment processing infrastructure minimally in order to process payment transactions made using the child product. From a user perspective, child products protect consumers from fraud or identity theft and limit a customer's exposure when child products are lost or stolen.

IPC 8 full level
G06Q 20/00 (2012.01)

CPC (source: EP)
G06Q 20/04 (2013.01); **G06Q 20/227** (2013.01); **G06Q 20/2295** (2020.05); **G06Q 20/3555** (2013.01)

Citation (search report)

- [X] WO 2007011791 A2 20070125 - PLASTYC INC [US], et al
- [X] US 2004039694 A1 20040226 - DUNN MELANIE [US], et al
- [X] US 2005289057 A1 20051229 - ONIZUKA NAOYA [JP]
- [X] US 5953710 A 19990914 - FLEMING STEPHEN S [US]
- [X] WO 2005017793 A1 20050224 - CHOWIZ PTE LTD [SG], et al
- [A] EP 1383073 A1 20040121 - SONY CORP [JP]
- See references of WO 2009137716A2

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 MK MT NL NO PL PT RO SE SI SK TR

DOCDB simple family (publication)
WO 2009137716 A2 20091112; WO 2009137716 A3 20100107; EP 2300972 A2 20110330; EP 2300972 A4 20120523

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