

Title (en)  
PAYMENT METHODS WITH A PAYMENT SERVICE AND TABS SELECTED BY A FIRST PARTY AND OPENED BY A SECOND PARTY AT ANY GEOGRAPHIC LOCATION OF THE FIRST PARTY'S MOBILE DEVICE

Title (de)  
ZAHLUNGSVERFAHREN MIT EINEM ZAHLUNGSDIENST SOWIE VON EINER ERSTEN PARTEI AUSGEWÄHLTEN UND VON EINER ZWEITEN PARTEI GEÖFFNETEN TABS AN EINEM BELIEBIGEN STANDORT EINER MOBILVORRICHTUNG DER ERSTEN PARTEI

Title (fr)  
MÉTHODE DE PAIEMENT AVEC UN SERVICE DE PAIEMENT ET DES ONGLETS SÉLECTIONNÉS PAR UNE PREMIÈRE PARTIE ET OUVERTS PAR UNE SECONDE PARTIE À N'IMPORTE QUEL EMPLACEMENT GÉOGRAPHIQUE DU DISPOSITIF MOBILE DE LA PREMIÈRE PARTIE

Publication  
**EP 2628140 A4 20140521 (EN)**

Application  
**EP 11833173 A 20111007**

Priority

- US 201113012495 A 20110124
- US 201113010976 A 20110121
- US 201113088038 A 20110415
- US 201113043203 A 20110308
- US 90382310 A 20101013
- US 98598211 A 20110106
- US 201113043258 A 20110308
- US 201113043270 A 20110308
- US 201113043268 A 20110308
- US 201113005822 A 20110113
- US 90375310 A 20101013
- US 201113043263 A 20110308
- US 2011055387 W 20111007

Abstract (en)  
[origin: WO2012051071A1] A method of paying a second party is provided. A first party accesses the names of one or more qualified second parties. The qualified second parties are second parties that, (i) have an association with the payment service, and (ii) second parties that if they do not have an established association with the payment service then they have established one prior to payment. The first party has an association with the payment service. A tab is opened by the first party that can be selected by the qualified second party at any geographic location of a first party's mobile device. The qualified second party is only able to charge a first party's financial account when the first party's mobile device is within a defined geographic area. The tab is a relationship between the first party, the payment service and the qualified second party, The qualified second party can engage in a financial transaction with the first party is within the defined geographic area.

IPC 8 full level  
**G06Q 20/00** (2012.01); **G06Q 20/36** (2012.01)

CPC (source: EP)  
**G06Q 20/10** (2013.01); **G06Q 20/3224** (2013.01); **G06Q 20/347** (2013.01); **G07F 7/0886** (2013.01)

Citation (search report)

- [X] US 2007255620 A1 20071101 - TUMMINARO JOHN [US], et al
- [A] US 2010108762 A1 20100506 - MORLEY JR ROBERT E [US]
- [A] WO 2010111130 A2 20100930 - WALLNER GEORGE [US]

Citation (examination)

- US 2007203836 A1 20070830 - DODIN RAMY [US]
- See also references of WO 2012051071A1

Designated contracting state (EPC)  
AL 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 RS SE SI SK SM TR

Designated extension state (EPC)  
BA ME

DOCDB simple family (publication)  
**WO 2012051071 A1 20120419**; CA 2812611 A1 20120419; CA 2812611 C 20160614; EP 2628140 A1 20130821; EP 2628140 A4 20140521; JP 2014500537 A 20140109; JP 2017033603 A 20170209

DOCDB simple family (application)  
**US 2011055387 W 20111007**; CA 2812611 A 20111007; EP 11833173 A 20111007; JP 2013533898 A 20111007; JP 2016213566 A 20161031