

Title (en)

TERMINAL AUTHENTICITY VERIFICATION

Title (de)

ENDGERÄT ZUR AUTHENTIZITÄTSÜBERPRÜFUNG

Title (fr)

VÉRIFICATION DE L'AUTHENTICITÉ DU TERMINAL

Publication

**EP 2695121 A2 20140212 (EN)**

Application

**EP 11854421 A 20111230**

Priority

- US 201061428244 P 20101230
- US 201061428245 P 20101230
- IB 2011003344 W 20111230

Abstract (en)

[origin: WO2012090074A2] Methods and systems for improving non-bank payment solutions through terminal authenticity verification. One group of improvements uses the secure payment capabilities of the above architecture to implement a bill payment system. Electronic payments from consumers who are not bank customers are now completely secure. A variety of methods are discussed to include non-banking consumers in this payment system. Another group of improvements uses the secure payment capabilities of the above architecture to implement a payroll system which allows non-banking or unbankable employees (or contractors or vendors) to receive electronic payment, and to easily reroute portions of their payments electronically to various destinations. The secure transaction capabilities of the above architecture make this possible.

IPC 8 full level

**G06Q 20/40** (2012.01)

CPC (source: CN EP)

**G06Q 20/341** (2013.01 - CN EP); **G06Q 20/409** (2013.01 - CN EP); **G07F 7/0813** (2013.01 - CN EP)

Citation (search report)

See references of WO 2012090074A2

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 2012090074 A2 20120705; WO 2012090074 A3 20121101;** CN 103548047 A 20140129; EP 2695121 A2 20140212;  
SG 194001 A1 20131129

DOCDB simple family (application)

**IB 2011003344 W 20111230;** CN 201180068848 A 20111230; EP 11854421 A 20111230; SG 2013072996 A 20111230