

Title (en)

PAYMENT CARD, CASHLESS PAYMENT METHOD

Title (de)

ZAHLUNGSKARTE, VERFAHREN ZUR BARGELDLOSEN ZAHLUNG

Title (fr)

CARTE DE PAIEMENT, PROCÉDÉ DE PAIEMENT SCRIPTURAL

Publication

EP 2697755 A1 20140219 (EN)

Application

EP 12724397 A 20120413

Priority

- SK 500172011 A 20110413
- IB 2012051849 W 20120413

Abstract (en)

[origin: WO2012140625A1] The payment card, apart from a chip with the common payment card unit, also contains a second chip with an indifferent POS payment terminal, which becomes a specific POS terminal on behalf of the payments recipient after connection with the reader of the payments recipient. These two chips on the payment card are connected in a contact way. The reader contains the common POS terminals identification data which are sent 10 to the payment card of the customer, where they are moved to the second chip for the configuration of the POS terminal. Then on the payment card, the payment-terminal application is realized as if it were a common POS with the inserted card in a contact way, using the payment account data from the first chip. The payment cryptogram generated in the other chip on the payment card is sent to the reader for payment processing on 15 behalf of the reader-holder (merchant).

IPC 8 full level

G06Q 20/32 (2012.01)

CPC (source: EP)

G06Q 20/204 (2013.01); **G06Q 20/3227** (2013.01); **G06Q 20/352** (2013.01); **G06Q 20/353** (2013.01); **G06Q 20/357** (2013.01)

Citation (search report)

See references of WO 2012140625A1

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 2012140625 A1 20121018; **WO 2012140625 A4 20130124**; **WO 2012140625 A8 20130613**; EP 2697755 A1 20140219; SK 288689 B6 20190805; SK 500172011 A3 20130301

DOCDB simple family (application)

IB 2012051849 W 20120413; EP 12724397 A 20120413; SK 500172011 A 20110413