Title (en)

THE METHOD OF CASHLESS PERSON-TO-PERSON MONEY TRANSFER OF USING A MOBILE PHONE

Title (de)

VERFAHREN ZUR BARGELDLOSEN PERSONEN-ZU-PERSONEN-GELDÜBERWEISUNG MITHILFE EINES MOBILTELEFONS

Title (fr)

PROCÉDÉ DE TRANSFERT D'ARGENT ENTRE PERSONNES SANS MONNAIE AU MOYEN D'UN TÉLÉPHONE MOBILE

Publication

EP 2702572 A1 20140305 (EN)

Application

EP 12724399 A 20120422

Priority

- SK 500202011 A 20110422
- IB 2012052017 W 20120422

Abstract (en)

[origin: WO2012143911A1] An indifferent payment-terminal application is located in the payer's (6) mobile phone (4). As a response to payer's (6) request, the mobile phone (4) requests the payment terminal configuration data belonging to a desired money recipient (7) from the center (1); subsequently, from the indifferent payment terminal, a specific POS (8) payment terminal of the payment recipient's (7) bank (2) is created using the received configuration data. The POS (8) created in this way communicates with the payment card located within the payer's (6) mobile phone circuits and subsequently the payment cryptogram is sent by the payer's (6) mobile phone (4) to the center (1) to be processed in the payment recipient's (7) bank (2). POS (8) terminal creates a cryptogram in the form of TC or ARQC or AAC within the payment-terminal application and besides sending it into the center (1) it stores it into the memory in the mobile phone (4), which stops the course of the payment-terminal application until a response in the form of ARPC arrives.

IPC 8 full level

G06Q 20/20 (2012.01); **G07F 7/08** (2006.01); **G07G 1/00** (2006.01)

CPC (source: EP)

G06F 21/6272 (2013.01); **G06Q 20/20** (2013.01); **G06Q 20/223** (2013.01); **G06Q 20/3226** (2013.01); **G06Q 20/353** (2013.01); **G06Q 20/3552** (2013.01); **G06Q 20/3574** (2013.01); **G06Q 20/3576** (2013.01); **G07F 7/0826** (2013.01); **G07F 7/0886** (2013.01); **G07G 1/0081** (2013.01)

Citation (search report)

See references of WO 2012143911A1

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 2012143911 A1 20121026; EP 2702572 A1 20140305; SK 500202011 A3 20130503

DOCDB simple family (application)

IB 2012052017 W 20120422; EP 12724399 A 20120422; SK 500202011 A 20110422