

Title (en)

METHOD AND DEVICE FOR CARRYING OUT CASHLESS PAYMENTS

Title (de)

VERFAHREN UND VORRICHTUNG ZUM DURCHFÜHREN VON BARGELDLOSEN ZAHLUNGEN

Title (fr)

PROCÉDÉ ET DISPOSITIF POUR EFFECTUER DES PAIEMENTS SCRIPTURAUX

Publication

**EP 2724304 A1 20140430 (DE)**

Application

**EP 12732946 A 20120619**

Priority

- AT 9122011 A 20110622
- AT 2012000173 W 20120619

Abstract (en)

[origin: WO2012174579A1] The invention relates to a method for carrying out cashless payments by means of mobile telecommunications terminals (5), wherein each telecommunications terminal has a subscriber identifier and a payment limit assigned to said subscriber identifier. In said method, a transaction code specific to the payment transaction is generated using an algorithm and is transmitted to the mobile telecommunications terminal (5). The telecommunications terminal (5) transmits the subscriber identifier, the transaction code and the payment limit to a cash register system (1) of a cashless payment transaction, where the transmitted payment limit is compared to the desired payment amount and the validity of the transaction code is checked using a verification algorithm stored in the cash register system (1). If the check is positive, the payment is authorized in the cash register system (1).

IPC 8 full level

**G06Q 20/18** (2012.01); **G06Q 20/20** (2012.01)

CPC (source: AT EP US)

**G06Q 20/02** (2013.01 - AT); **G06Q 20/18** (2013.01 - EP US); **G06Q 20/20** (2013.01 - AT EP US); **G06Q 20/32** (2013.01 - AT); **G06Q 20/322** (2013.01 - US); **G06Q 20/3274** (2013.01 - EP US); **G06Q 20/3278** (2013.01 - EP US); **G06Q 20/382** (2013.01 - EP US); **G06Q 20/383** (2013.01 - EP US); **G06Q 20/385** (2013.01 - EP US)

Citation (search report)

See references of WO 2012174579A1

Citation (examination)

- US 2011022472 A1 20110127 - ZON LUDWIK F [US]
- WO 2010126509 A2 20101104 - CARDINA DONALD MICHAEL [US], et al

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 2012174579 A1 20121227**; AT 511626 A1 20130115; AT 511626 B1 20140915; EP 2724304 A1 20140430; US 2014156530 A1 20140605

DOCDB simple family (application)

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