

Title (en)

PAYMENT SELECTION AND AUTHORIZATION BY A MOBILE DEVICE

Title (de)

ZAHLUNGS AUSWAHL UND -AUTORISIERUNG MITTELS EINER MOBILEN VORRICHTUNG

Title (fr)

SÉLECTION ET AUTORISATION DE PAIEMENT PAR UN DISPOSITIF MOBILE

Publication

EP 2724523 A4 20141203 (EN)

Application

EP 12803927 A 20120626

Priority

- US 201113170121 A 20110627
- US 201113170144 A 20110627
- US 2012044246 W 20120626

Abstract (en)

[origin: WO2013003372A1] When making a payment with an electronic payment type, a user may provide additional verification of ownership through communications with the user's mobile computing device. For example, the user may swipe her bank card at a retailer's store. The retailer may authorize the bank card through an issuing party ("host"). The host may transmit a request to the user via a mobile application running on the mobile computing device, which may request the user to approve or decline the purchase request. In various embodiments, the host's request may require the user to enter personal and/or authorization information (e.g., a PIN, password, biometrics, etc.) via the mobile application to approve the request. In some aspects, the host may allow the user to split or allocate a payment amount across one or more electronic payment types available to the user from the host via the mobile application during the authorization process.

IPC 8 full level

G06Q 20/40 (2012.01)

CPC (source: EP)

G06Q 20/322 (2013.01); **G06Q 20/4012** (2013.01); **G06Q 20/40145** (2013.01); **G06Q 20/425** (2013.01)

Citation (search report)

- No further relevant documents disclosed
- See references of WO 2013003372A1

Designated contracting state (EPC)

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