

Title (en)

METHOD AND APPARATUS FOR PERFORMING CASHLESS PAYMENTS

Title (de)

VERFAHREN UND VORRICHTUNG ZUM DURCHFÜHREN VON BARGELDLOSEN ZAHLUNGEN

Title (fr)

PROCÉDÉ ET DISPOSITIF POUR EFFECTUER DES PAIEMENTS SCRIPTURAUX

Publication

EP 2776999 A1 20140917 (DE)

Application

EP 12808670 A 20121108

Priority

- AT 16492011 A 20111108
- AT 2012000285 W 20121108

Abstract (en)

[origin: WO2013067561A1] In a method for performing cashless payments using mobile telecommunication terminals and at least one electronic payment handling centre, wherein each telecommunication terminal has stored a subscriber identifier, and the payment handling centre has stored the subscriber identifiers of the participating telecommunication terminals and payment limits associated with each of the subscriber identifiers, the payment transaction is performed on the basis of a transaction code which is generated by the payment handling centre and which is transmitted to the mobile telecommunication terminal, from the latter to the finance system of the payment recipient and from the latter together with the payment sum to the payment handling centre, where the transaction code is checked and the payment sum is balanced with the respective payment limit.

IPC 8 full level

G06Q 20/32 (2012.01); **G06Q 20/38** (2012.01)

CPC (source: AT EP US)

G06Q 20/02 (2013.01 - AT EP US); **G06Q 20/10** (2013.01 - US); **G06Q 20/20** (2013.01 - AT EP US); **G06Q 20/26** (2013.01 - US);
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G06Q 20/383 (2013.01 - EP US); **G06Q 20/385** (2013.01 - EP US); **G06Q 20/401** (2013.01 - AT EP US); **G06Q 20/4012** (2013.01 - US)

Citation (search report)

See references of WO 2013067561A1

Citation (examination)

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