

Title (en)  
ELECTRONIC PAYMENT SYSTEM

Title (de)  
ELEKTRONISCHES ZAHLUNGSSYSTEM

Title (fr)  
SYSTÈME DE PAIEMENT ÉLECTRONIQUE

Publication  
**EP 2786327 A4 20150805 (EN)**

Application  
**EP 12852479 A 20121129**

Priority  
• FI 20116222 A 20111202  
• FI 2012051177 W 20121129

Abstract (en)  
[origin: WO2013079793A1] The invention relates to a system for money transfer, the system (10) comprising - a mobile terminal (112) of a user (112'), connected to a mobile communications network (130) for transmitting a payment request, - a network terminal (132) of the user (112'), for registration of the user (112'), and - a server (114) comprising a memory unit and an Internet server (126) with a web application (116), and in which system (10) the money transfer is configured to be performed in three steps, the first being the registration of the user (112'), the second being a request for mobile payment, and the third being the bank transfer. In the system, the server (114) comprises software tools configured - to manage a number of the system's own bank accounts, - to select at least one source bank account from the system's own bank accounts for the payment, by using an automatic algorithm, on the basis of the bank account data of the recipient (128) of the money, - to transmit a payment request for transferring the money.

IPC 8 full level  
**G06Q 20/00** (2012.01); **G06Q 20/10** (2012.01); **G06Q 20/32** (2012.01); **G06Q 40/02** (2023.01)

CPC (source: EP FI)  
**G06Q 20/02** (2013.01 - FI); **G06Q 20/10** (2013.01 - FI); **G06Q 20/227** (2013.01 - EP); **G06Q 20/3223** (2013.01 - EP FI); **G06Q 20/3255** (2013.01 - FI); **G06Q 20/405** (2013.01 - EP); **G06Q 20/24** (2013.01 - FI)

Citation (search report)  
• [I] WO 2006022513 A1 20060302 - SK TELECOM CO LTD [KR], et al  
• [I] WO 2009112793 A1 20090917 - BRITISH TELECOMM [GB], et al  
• See also references of WO 2013079793A1

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

DOCDB simple family (publication)  
**WO 2013079793 A1 20130606**; EP 2786327 A1 20141008; EP 2786327 A4 20150805; FI 20116222 A 20130603

DOCDB simple family (application)  
**FI 2012051177 W 20121129**; EP 12852479 A 20121129; FI 20116222 A 20111202