

Title (en)

SYSTEM AND METHOD FOR INCORPORATING ONE-TIME TOKENS, COUPONS, AND REWARD SYSTEMS INTO MERCHANT POINT OF SALE CHECKOUT SYSTEMS

Title (de)

SYSTEM UND VERFAHREN ZUR INTEGRATION VON EINMAL-WERTMARKEN, -COUPONS UND -BELOHNUNGSSYSTEMEN IN SELBSTBEDIENUNGSKASSENSYSTEME EINER VERKAUFSSTELLE

Title (fr)

SYSTÈME ET PROCÉDÉ D'INCORPORATION DE JETONS À USAGE UNIQUE, DE BONS ET DE SYSTÈMES DE RÉCOMPENSE DANS DES SYSTÈMES DE CAISSE DE POINT DE VENTE DE MARCHAND

Publication

**EP 2801062 A1 20141112 (EN)**

Application

**EP 12844813 A 20121031**

Priority

- US 201161553653 P 20111031
- US 201213663561 A 20121030
- US 2012062645 W 20121031

Abstract (en)

[origin: WO2013066910A1] A method for incorporating one-time-tokens, coupon and reward systems in conjunction with merchants' POS checkout systems in the physical or virtual environments includes providing a consumer computing device comprising an electronic wallet application, providing a One-time Token Redemption System(OTRS) and user electronic wallet accounts, logging into a user electronic wallet account through the electronic wallet application, sending a request for a one-time token valid for a specified time interval and then forwarding the request for the one-time token to the OTRS and upon approval sending the requested one-time token from the OTRS to the electronic wallet application. Next, presenting and entering the one-time token into a merchant point of sale checkout system within the specified time interval via the consumer computing device, sending the entered one-time token to a checkout application, and then processing payment via a secure payment application.

IPC 8 full level

**G06K 9/18** (2006.01); **G06Q 20/20** (2012.01); **G06Q 20/32** (2012.01); **G06Q 20/36** (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/40** (2012.01);  
**G06Q 30/02** (2012.01); **G06V 30/224** (2022.01)

CPC (source: EP)

**G06Q 20/20** (2013.01); **G06Q 20/322** (2013.01); **G06Q 20/327** (2013.01); **G06Q 20/36** (2013.01); **G06Q 20/385** (2013.01);  
**G06Q 20/387** (2013.01); **G06Q 30/02** (2013.01)

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 2013066910 A1 20130510**; EP 2801062 A1 20141112; EP 2801062 A4 20151028; HK 1204120 A1 20151106

DOCDB simple family (application)

**US 2012062645 W 20121031**; EP 12844813 A 20121031; HK 15104467 A 20150512