

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 A4 20151028 (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)

Citation (search report)
• [XII] US 2010138344 A1 20100603 - WONG CATHERINE A [US], et al
• [XII] US 2011238473 A1 20110929 - SANKOLLI SANJAY DATTATREYA [US], et al
• [A] WO 2010129332 A1 20101111 - BANK OF AMERICA [US], et al
• [A] US 2009144164 A1 20090604 - WANE ISMAILA [US], et al
• See references of WO 2013066910A1

Designated contracting state (EPC)
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