Title (en)

METHOD OF PERFORMING A MOBILE TRANSACTION AND SYSTEM FOR PERFORMING A MOBILE TRANSACTION

Title (de)

VERFAHREN ZUR DURCHFÜHRUNG EINER MOBILEN TRANSAKTION UND SYSTEM ZUR DURCHFÜHRUNG EINER MOBILEN TRANSAKTION

Title (fr)

PROCÉDÉ ET SYSTÈME DE MISE EN OEUVRE D'UNE TRANSACTION MOBILE

Publication

EP 2875475 A1 20150527 (EN)

Application

EP 13739237 A 20130719

Priority

- EP 12177115 A 20120719
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Abstract (en)

[origin: EP2688026A1] The invention provides a method of performing a mobile transaction and a system for performing a mobile transaction. In the method and the system a transaction terminal at a merchant generates a first transaction request comprising a transaction terminal ID and a mobile transaction identification information, such as preset card information. The first transaction request is sent to a bank which based on the mobile transaction identification information reroutes the first transaction request to a server. A customer wishing to perform a transaction with the transaction terminal generates and sends a transaction authorization comprising the transaction terminal ID and customer transaction information, such as customer payment card information, to the server. In the server the first transaction request and the transaction authorization are paired based on the matching transaction terminal IDs. A second transaction request is generated or modified from the first transaction request by the server by replacing the mobile transaction identification information with the customer transaction information. The second transaction request is then sent to the bank and processed. The invention provides a method and system for mobile transactions which do not require large changes to current transaction methods and systems or the current payment card infrastructure, further the method and system are more secure as the customer does not disclose his transaction information to the transaction terminal and the merchant.

IPC 8 full level

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CPC (source: EP US)

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Citation (search report)

See references of WO 2014013071A1

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