

Title (en)

METHODS AND ARRANGEMENTS FOR SMARTPHONE PAYMENTS AND TRANSACTIONS

Title (de)

VERFAHREN UND ANORDNUNGEN FÜR SMARTPHONE-ZAHLUNGEN UND -TRANSAKTIONEN

Title (fr)

PROCÉDÉS ET AGENCEMENTS POUR DES PAIEMENTS ET DES TRANSACTIONS PAR TÉLÉPHONES INTELLIGENTS

Publication

EP 2962262 A2 20160106 (EN)

Application

EP 14709848 A 20140226

Priority

- US 201361769701 P 20130226
- US 201313792764 A 20130311
- US 201313873117 A 20130429
- US 201361825059 P 20130519
- US 201314074072 A 20131107
- US 201461938673 P 20140211
- US 201414180277 A 20140213
- US 2014018715 W 20140226

Abstract (en)

[origin: WO2014134180A2] The disclosure relates to a smartphone-based virtual wallet, that manages payment options available to a user. One claim recites a portable device comprising: a touch screen display; a microphone for capturing ambient audio; memory for storing an image; and one or more processors. The one or more processors are configured for: generating copies of the stored image; obtaining a payload corresponding to financial information; providing the payload to an erasure code generator, in which the erasure code generator produces a plurality of outputs; embedding one of the plurality of outputs in a copy of the stored image and proceeding with embedding until each of the plurality of outputs is so embedded in a copy of the stored image, in which the embedding utilizes digital watermarking; causing the touch screen display to display embedded image copies so as to cause a static image display effect, the displayed embedded image copies being displayed by the portable device in response to a user input to enable a financial transaction. A great variety of other features, arrangements, combinations and claims are also detailed.

IPC 8 full level

G06Q 30/06 (2012.01)

CPC (source: EP)

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Cited by

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