

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 A4 20160824 (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)

**G06Q 20/306** (2020.05); **G06Q 20/321** (2020.05); **G06Q 20/3221** (2013.01); **G06Q 20/3272** (2013.01); **G06Q 20/3274** (2013.01); **G06Q 20/3276** (2013.01); **G06Q 20/351** (2013.01); **G06Q 20/36** (2013.01); **G06Q 30/06** (2013.01)

Citation (search report)

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- [I] PAWEL KORUS ET AL: "A new approach to high-capacity annotation watermarking based on digital fountain codes", MULTIMEDIA TOOLS AND APPLICATIONS., vol. 68, no. 1, 12 February 2012 (2012-02-12), US, pages 59 - 77, XP055288220, ISSN: 1380-7501, DOI: 10.1007/s11042-011-0986-8
- [I] SHAN HE ET AL: "High-Fidelity Data Embedding for Image Annotation", IEEE TRANSACTIONS ON IMAGE PROCESSING, IEEE SERVICE CENTER, PISCATAWAY, NJ, US, vol. 15, no. 2, 1 February 2009 (2009-02-01), pages 429 - 435, XP011240926, ISSN: 1057-7149, DOI: 10.1109/TIP.2008.2008733
- [I] MAIK SCHOTT ET AL: "AnnoWaNO: An annotation watermarking framework", IMAGE AND SIGNAL PROCESSING AND ANALYSIS, 2009. ISPA 2009. PROCEEDINGS OF 6TH INTERNATIONAL SYMPOSIUM ON, IEEE, PISCATAWAY, NJ, USA, 16 September 2009 (2009-09-16), pages 483 - 488, XP031552023, ISBN: 978-953-184-135-1
- See references of WO 2014134180A2

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DOCDB simple family (publication)

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DOCDB simple family (application)

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