

Title (en)
SYSTEM AND METHOD OF PROVIDING MULTINATIONAL CARD PROGRAMS

Title (de)
SYSTEM UND VERFAHREN ZUR BEREITSTELLUNG MULTINATIONALER KARTENPROGRAMME

Title (fr)
SYSTÈME ET PROCÉDÉ DE FOURNITURE DE PROGRAMMES DE CARTE MULTINATIONALE

Publication
EP 2984613 A4 20161207 (EN)

Application
EP 14782194 A 20140409

Priority
• US 201361810772 P 20130411
• US 2014033432 W 20140409

Abstract (en)
[origin: WO2014169008A1] A method for facilitating a transaction includes: storing card association data entries, each including at least a card association number (ICA), a country associated with the ICA, and a plurality of bank identification numbers (BINs) associated with the ICA; receiving a number request originating from a first country and identifying a second country; identifying a specific data entry where the included country corresponds to the second country; identifying a subset of BINs of the plurality associated with the ICA in the specific data entry; transmitting the identified subset of BINs; receiving an authorization request for a financial transaction originating from the second country and including at least a payment card number, the number being associated with a BIN included in the subset of BINs; processing the financial transaction as a local transaction and not a cross-border transaction; and transmitting an authorization response indicating approval or denial of the financial transaction.

IPC 8 full level
G06Q 20/34 (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/40** (2012.01)

CPC (source: EP)
G06Q 20/227 (2013.01); **G06Q 20/34** (2013.01); **G06Q 20/381** (2013.01); **G06Q 20/40** (2013.01); **G06Q 20/405** (2013.01)

Citation (search report)
• [IY] US 2002194124 A1 20021219 - HOBBS CHRIS [SG], et al
• [Y] US 5893907 A 19990413 - UKUDA SHUKO [JP]
• [I] WO 2008117171 A1 20081002 - PURE COMMERCE PTY LTD [AU], et al
• [I] US 2010036741 A1 20100211 - CLEVEN MARC [US]
• See references of WO 2014169008A1

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 2014169008 A1 20141016; EP 2984613 A1 20160217; EP 2984613 A4 20161207

DOCDB simple family (application)
US 2014033432 W 20140409; EP 14782194 A 20140409