

Title (en)

MOBILE PAYMENT SYSTEM USING SUBACCOUNTS OF ACCOUNT HOLDER

Title (de)

MOBILES ZAHLUNGSSYSTEM UNTER VERWENDUNG VON SUBKONTEN EINES KONTOINHABERS

Title (fr)

SYSTÈME DE PAIEMENT MOBILE UTILISANT DES COMPTES SECONDAIRES DE TITULAIRE DE COMPTE

Publication

**EP 2984614 A4 20160914 (EN)**

Application

**EP 14783175 A 20140411**

Priority

- US 201313861490 A 20130412
- CA 2014000343 W 20140411

Abstract (en)

[origin: WO2014165974A1] A payment application for confirming a transaction payment request including: receiving consumer code data representative of a subaccount of a registered main account upon registration of the subaccount with a transaction interface; receiving a payment confirmation request from the interface over a network including merchant and product identification; sending authorization information to the interface over the network via path that bypasses the merchant system; and receiving a confirmation of approval or denial of the payment confirmation request from the interface based on the authorization information. Also, a transaction system for processing a transaction payment request associated with a transaction between a consumer and a merchant by: receiving the request including consumer data and identification information of the merchant and product; accessing the subaccount or main account to obtain payment information including financial account, mobile device contact information, and required authorization information; creating a payment confirmation request using the identification information; sending the request over the network to the mobile device using the contact information; obtaining authorization information; sending and receiving approval for a funds transfer request to a payment platform; and sending confirmation of the funds transfer approval to the merchant.

IPC 8 full level

**G06Q 20/32** (2012.01)

CPC (source: EP MX)

**G06Q 20/3227** (2013.01 - MX); **G06Q 20/326** (2020.05 - EP); **G06Q 20/3276** (2013.01 - EP)

Citation (search report)

- [I] US 2007255653 A1 20071101 - TUMMINARO JOHN [US], et al
- [I] US 2010280948 A1 20101104 - COHEN MORRIS E [US]
- [I] US 2003026404 A1 20030206 - JOYCE SIMON JAMES [TH], et al
- [I] US 2009313131 A1 20091217 - GIORDANO JOSEPH A [US]
- See references of WO 2014165974A1

Cited by

CN111371841A

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 2014165974 A1 20141016**; CA 2909104 A1 20141016; EP 2984614 A1 20160217; EP 2984614 A4 20160914; MX 2015014381 A 20160707; PH 12015502359 A1 20160222

DOCDB simple family (application)

**CA 2014000343 W 20140411**; CA 2909104 A 20140411; EP 14783175 A 20140411; MX 2015014381 A 20140411; PH 12015502359 A 20151009