

Title (en)

BILLING GATEWAY

Title (de)

ABRECHNUNGSGATEWAY

Title (fr)

PASSERELLE DE FACTURATION

Publication

**EP 3011513 A4 20170419 (EN)**

Application

**EP 14791524 A 20140428**

Priority

- US 201313873099 A 20130429
- US 201313873068 A 20130429
- US 2014035729 W 20140428

Abstract (en)

[origin: WO2014179233A2] The billing gateway charge method and system are disclosed. A charge is processed by receiving a charge API call from a merchant server, detecting a select carrier server from a plurality of servers, transmitting a charge request to the select carrier server, and returning a charge result callback notification to the merchant server. If the charge request fails, the merchant server can submit a new request and an indication of acceptance and failure of the charge request is returned to the merchant server based on the new requests provided that the new request has a new request-id. A continue method allows for managing consumer opt-in in order to complete a transaction. Once the transaction is completed, a refund request from the merchant server can be processed by transmission to the carrier server. A transaction is authorized by receiving an authorize API call from a merchant server, detecting a select carrier server, and transmitting an authorize request to the select carrier server. The carrier server will then reserve an amount of funds based on the authorization request. The authorized transaction is then recorded based on the authorize request. The consumer may then request to cancel the transaction. If a capture request is received, a determination is made whether the cancel request has been received and whether the authorized transaction has been cancelled. If the transaction has not been cancelled, a billing request is transmitted to the carrier server so that the carrier server charges for the transaction.

IPC 8 full level

**G06Q 20/16** (2012.01); **G06Q 20/00** (2012.01); **H04L 12/14** (2006.01); **H04L 29/06** (2006.01); **H04M 15/00** (2006.01); **H04W 4/14** (2009.01);  
**H04W 4/24** (2009.01); **H04W 12/06** (2009.01); **H04W 12/08** (2009.01)

CPC (source: EP)

**G06Q 20/027** (2013.01); **G06Q 20/0855** (2013.01); **G06Q 20/145** (2013.01); **H04L 12/1403** (2013.01); **H04L 63/00** (2013.01);  
**H04M 15/09** (2013.01); **H04W 4/24** (2013.01); **H04W 12/08** (2013.01); **H04L 63/083** (2013.01); **H04W 4/14** (2013.01); **H04W 12/06** (2013.01);  
**H04W 12/72** (2021.01)

Citation (search report)

- [XI] US 2012095905 A1 20120419 - HODGES RICHARD LANCE [US]
- [A] US 2012041870 A1 20120216 - BASKERVILLE DANIEL [US]
- [A] US 2012203667 A1 20120809 - BRODY MICHAEL [US], et al
- [A] US 2012282891 A1 20121108 - MOHAMMED JAHANGIR [US], et al
- See references of WO 2014179233A2

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 2014179233 A2 20141106**; **WO 2014179233 A3 20151029**; EP 3011513 A2 20160427; EP 3011513 A4 20170419;  
JP 2016520921 A 20160714; JP 2019023889 A 20190214; JP 6409052 B2 20181017; JP 6686088 B2 20200422

DOCDB simple family (application)

**US 2014035729 W 20140428**; EP 14791524 A 20140428; JP 2016511783 A 20140428; JP 2018176839 A 20180921