

Title (en)

SYSTEM AND METHOD FOR MANAGING MERCHANT-CONSUMER INTERACTIONS

Title (de)

SYSTEM UND VERFAHREN ZUR HANDHABUNG VON INTERAKTIONEN ZWISCHEN VERKÄUFERN UND VERBRAUCHERN

Title (fr)

SYSTÈME ET PROCÉDÉ DE GESTION D'INTERACTIONS ENTRE MARCHANDS ET CONSOMMATEURS

Publication

**EP 3053118 A4 20160921 (EN)**

Application

**EP 14851165 A 20141006**

Priority

- US 201314046792 A 20131004
- US 2014059274 W 20141006

Abstract (en)

[origin: WO2015051361A1] A system for combining a payment mechanism with an offer to a consumer is described. The system includes a virtual payment account number generation engine to generate virtual payment account numbers that can be used by a consumer in a payment transaction at a merchant, the virtual payment account number generation service also operable to take a portion of the virtual payment account number and send it as a checkout code to a consumer using the consumer's mobile device, and an offer generation engine used to set rules for an offer to be sent to consumers, create a fund for the offer, and determine individual consumer's eligibility for the offer. The offer is associated with the checkout code such that the offer is processed as part of the payment during the payment transaction using the virtual payment account number.

IPC 8 full level

**G06Q 20/32** (2012.01); **G06Q 20/38** (2012.01)

CPC (source: EP US)

**G06Q 20/326** (2020.05 - EP US); **G06Q 20/385** (2013.01 - EP)

Citation (search report)

- [X] US 2012101887 A1 20120426 - HARVEY GREGORY W [US], et al
- [A] WO 2012040377 A1 20120329 - VISA INT SERVICE ASS [US], et al
- [A] US 2010125509 A1 20100520 - KRANZLEY ARTHUR D [US], et al
- [A] US 2006020542 A1 20060126 - LITTLE THOMAS J [US], et al
- See references of WO 2015051361A1

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

Designated extension state (EPC)

BA ME

DOCDB simple family (publication)

**WO 2015051361 A1 20150409**; CA 2926469 A1 20150409; EP 3053118 A1 20160810; EP 3053118 A4 20160921; EP 3667592 A1 20200617

DOCDB simple family (application)

**US 2014059274 W 20141006**; CA 2926469 A 20141006; EP 14851165 A 20141006; EP 19205018 A 20141006