

Title (en)

SYSTEM AND METHOD FOR DYNAMIC TEMPORARY PAYMENT AUTHORIZATION IN A PORTABLE COMMUNICATION DEVICE

Title (de)

SYSTEM UND VERFAHREN ZUR DYNAMISCHEN TEMPORÄREN ZAHLUNGSAUTORISIERUNG BEI EINER TRAGBAREN KOMMUNIKATIONSVORRICHTUNG

Title (fr)

SYSTÈME ET PROCÉDÉ D'AUTORISATION DE PAIEMENT DYNAMIQUE TEMPORAIRE DANS UN DISPOSITIF DE COMMUNICATION PORTABLE

Publication

**EP 3055818 A1 20160817 (EN)**

Application

**EP 14869040 A 20141010**

Priority

- US 201314052640 A 20131011
- US 2014060145 W 20141010

Abstract (en)

[origin: WO2015088638A1] A system for issuing a dynamic temporary credential to a portable communication device for use in a transaction with an electronic control point. The system receives the current geo-location of the portable communication device and transmits a dynamic temporary credential to the portable communication device from the centralized computer. The system further scores the risk in authorizing a transaction associated with an electronic control point using the dynamic temporary credential it issued. The system may prevent the transmission of the dynamic temporary credential until the end user has been authenticated. The system may further include a validation mapping gateway operably connected to one or more issuers that substitutes legacy payment data for the dynamic temporary credential in a payment transaction before sending the payment transaction along with the risk score to the issuer associated with the legacy payment data.

IPC 8 full level

**G06Q 20/32** (2012.01); **H04W 4/02** (2018.01)

CPC (source: EP KR)

**G06Q 20/204** (2013.01 - EP KR); **G06Q 20/227** (2013.01 - EP KR); **G06Q 20/3224** (2013.01 - EP KR); **G06Q 20/3227** (2013.01 - EP KR); **G06Q 20/3229** (2013.01 - EP KR); **G06Q 20/3278** (2013.01 - EP KR); **G06Q 20/363** (2013.01 - EP KR); **G06Q 20/38215** (2013.01 - KR); **G06Q 20/3823** (2013.01 - KR); **G06Q 20/3825** (2013.01 - KR); **G06Q 20/385** (2013.01 - EP KR); **G06Q 20/387** (2013.01 - EP KR); **G06Q 20/4012** (2013.01 - EP KR); **G06Q 20/4016** (2013.01 - EP KR); **H04L 63/083** (2013.01 - EP KR); **H04W 4/023** (2013.01 - KR); **H04W 12/06** (2013.01 - EP); **H04W 12/50** (2021.01 - EP); **H04W 88/02** (2013.01 - KR)

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)

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