Title (en)

PROXY FOR MULTIPLE PAYMENT MECHANISMS

Title (de)

PROXY FÜR MEHRERE ZAHLUNGSMECHANISMEN

Title (fr)

MANDATAIRE POUR DE MULTIPLES MÉCANISMES DE PAIEMENT

Publication

EP 3061055 A4 20170607 (EN)

Application

EP 14855987 A 20140930

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- US 201361894327 P 20131022
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- US 201414172842 A 20140204
- US 201414184503 A 20140219
- US 201414189880 A 20140225
- US 2014058447 W 20140930

Abstract (en)

[origin: WO2015061005A1] Various embodiments are related to apparatuses and methods for paying for a financial transaction using a proxy object. The proxy object can be associated with multiple payment accounts, for example accounts associated with credit cards and debit cards. A consumer can present the object to a payee to make a payment, and the payee can use a device to obtain information from the object. For example, when the proxy object is a proxy card similar to a credit card, the payee can use a card reader to read information from the magnetic stripe of the proxy card. The information can be transmitted to a financial system, and the financial system can communicate with a computer system that can select a payment account associated with the proxy card to use for the payment. The financial system can process the payment using the selected payment account.

IPC 8 full level

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CPC (source: EP)

G06Q 20/20 (2013.01); **G06Q 20/3572** (2013.01); **G06Q 20/385** (2013.01)

Citation (search report)

- [I] US 2011180598 A1 20110728 - MORGAN ROBERT E [US], et al
- [I] US 2009043702 A1 20090212 - BENNETT JAMES D [CZ]
- [I] US 2009063312 A1 20090305 - HURST DOUGLAS J [US]
- See references of WO 2015061005A1

Designated contracting state (EPC)

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