Title (en)
PROXY FOR MULTIPLE PAYMENT MECHANISMS

Title (de)
PROXY FÜR MEHRERE ZAHLUNGSMECHANISMEN

Title (fr)
MANDATAIRE POUR DE MULTIPLES MÉCANISMES DE PAIEMENT

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Application
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- US 201414184503 A 20140219
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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.

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Citation (search report)
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- [I] US 2009043702 A1 20090212 - BENNETT JAMES D [CZ]
- [I] US 2009063312 A1 20090305 - HURST DOUGLAS J [US]
- See references of WO 2015061005A1

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