

Title (en)

CARD READER EMULATION FOR CARDLESS TRANSACTIONS

Title (de)

KARTENLESEREMULATION FÜR KARTENLOSE TRANSAKTIONEN

Title (fr)

EMULATION DE LECTEUR DE CARTES POUR TRANSACTIONS SANS CARTE

Publication

EP 3077970 A4 20170816 (EN)

Application

EP 14875157 A 20141223

Priority

- US 201361921374 P 20131227
- US 201414187049 A 20140221
- US 2014072285 W 20141223

Abstract (en)

[origin: WO2015100385A1] Disclosed are method and apparatus that enable a cardless payment transaction to be executed from a merchant point-of-sale (POS) system. A user is enabled to check in at a merchant by using a mobile device of the user and then to pay by simply appearing at the merchant and mentioning his name. By emulating card read events and intercepting receipt printer outputs, the technique cleanly integrates into a conventional merchant POS system, without the need for customized software or hardware to accommodate individual POS vendor-proprietary application programming interfaces (APIs).

IPC 8 full level

G06Q 20/34 (2012.01); **G06F 17/00** (2006.01); **G06Q 20/02** (2012.01); **G06Q 20/04** (2012.01); **G06Q 20/20** (2012.01); **G06Q 20/32** (2012.01); **G06Q 20/38** (2012.01)

CPC (source: EP)

G06Q 20/02 (2013.01); **G06Q 20/047** (2020.05); **G06Q 20/204** (2013.01); **G06Q 20/209** (2013.01); **G06Q 20/322** (2013.01); **G06Q 20/3224** (2013.01); **G06Q 20/351** (2013.01); **G06Q 20/385** (2013.01)

Citation (search report)

- [X] WO 2011156884 A1 20111222 - CONSUMER MT INC [CA], et al
- [A] EP 1764680 A2 20070321 - STAR MFG CO [JP]
- [A] JP 2009226689 A 20091008 - SEIKO EPSON CORP
- [A] JP 2005321873 A 20051117 - SEIKO EPSON CORP
- See references of WO 2015100385A1

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 2015100385 A1 20150702; AU 2014369891 A1 20160714; AU 2014369891 B2 20170302; CA 2935177 A1 20150702; CA 2935177 C 20190813; EP 3077970 A1 20161012; EP 3077970 A4 20170816; JP 2017510903 A 20170413; JP 6475752 B2 20190227

DOCDB simple family (application)

US 2014072285 W 20141223; AU 2014369891 A 20141223; CA 2935177 A 20141223; EP 14875157 A 20141223; JP 2016561596 A 20141223