Title (en)

SECURE OFFLINE PAYMENT SYSTEM

Title (de)

SICHERES OFFLINE-ZAHLUNGSSYSTEM

Title (fr)

SYSTÈME DE PAIEMENT HORS LIGNE SÉCURISÉ

Publication

EP 3123426 A4 20171101 (EN)

Application

EP 15769698 A 20150326

Priority

- US 201414226785 A 20140326
- US 201414226798 A 20140326
- US 2015022831 W 20150326

Abstract (en)

[origin: WO2015148850A1] A method for providing secure offline payments comprises an account system that communicates a signed balance certificate to a user device. The system accesses the user's account, determines the available unlocked funds, creates and signs a balance certificate, and transmits the signed balance certificate to the user device. To complete an offline payment transaction, the user device and a merchant device establish a communication channel. The merchant device transmits a payment request to the user device. A signed withdrawal record and the signed balance certificate are transmitted to the merchant device for verification and completion of the offline payment transaction. The merchant device signs the withdrawal record, transmits it to the user device, and saves it until the merchant device has network access and can transmit the it to the system. The system verifies the withdrawal record and records it in the user's account.

IPC 8 full level

G06Q 20/38 (2012.01); **G06Q 20/10** (2012.01); **G06Q 20/20** (2012.01); **G06Q 20/32** (2012.01); **G06Q 20/40** (2012.01)

CPC (source: EP KR)

G06Q 20/108 (2013.01 - EP); **G06Q 20/3224** (2013.01 - EP KR); **G06Q 20/327** (2013.01 - EP KR); **G06Q 20/3272** (2013.01 - EP); **G06Q 20/3278** (2013.01 - EP); **G06Q 20/3676** (2013.01 - EP); **G06Q 20/3678** (2013.01 - EP); **G06Q 20/38215** (2013.01 - EP); **G06Q 20/3825** (2013.01 - EP KR); **G06Q 20/4033** (2013.01 - EP); **G06Q 20/405** (2013.01 - EP KR)

Citation (search report)

- [A] US 8117453 B2 20120214 - HUQUE THIERRY [BE]
- [A] EP 1783623 A1 20070509 - MATSUSHITA ELECTRIC IND CO LTD [JP]
- [A] US 5694471 A 19971202 - CHEN JAMES F [US], et al
- See references of WO 2015148850A1

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 2015148850 A1 20151001; AU 2015235940 A1 20160901; AU 2018201795 A1 20180405; CA 2943810 A1 20151001; CN 106133769 A 20161116; EP 3123426 A1 20170201; EP 3123426 A4 20171101; JP 2017513122 A 20170525; KR 20160135799 A 20161128

DOCDB simple family (application)

US 2015022831 W 20150326; AU 2015235940 A 20150326; AU 2018201795 A 20180313; CA 2943810 A 20150326; CN 201580016338 A 20150326; EP 15769698 A 20150326; JP 2016558629 A 20150326; KR 20167029240 A 20150326