Title (en)
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS USING A MOBILE DEVICE FOR PAYMENT

Title (de)
SYSTEM UND VERFAHREN ZUR VERARBEITUNG FINANZIELLER TRANSAKTIONEN MITTELS MOBILER VORRICHTUNG ZUR ZAHLUNG

Title (fr)
SYSTÈME ET PROCÉDÉ DE TRAITEMENT DE TRANSACTIONS FINANCIÈRES UTILISANT UN DISPOSITIF MOBILE POUR LE PAIEMENT

Publication
EP 3192043 A1 20170719 (EN)

Application
EP 15839206 A 20150910

Priority
• US 201414483254 A 20140911
• US 2015049353 W 20150910

Abstract (en)
[origin: WO2016040576A1] A method for processing a financial transaction includes: storing, in a database, a plurality of wallet data entries, wherein each wallet data entry includes at least a mobile device identifier and payment details associated with at least one payment account; receiving, by a receiving device, an authorization request for a financial transaction, wherein the authorization request includes at least a mobile device identifier and transaction data; transmitting, to a mobile computing device associated with the mobile device identifier, at least the transaction data; receiving, from the mobile computing device, an indication of a payment account for funding of the financial transaction; identifying, in the database, payment details associated with the indicated payment account in a wallet data entry including the mobile device identifier included in the authorization request; and transmitting, to an issuer associated with the indicated payment account, at least the payment details and the transaction data.

IPC 8 full level
G06Q 20/32 (2012.01); **G06Q 20/36** (2012.01); **G06Q 20/40** (2012.01); **G06Q 40/02** (2012.01)

CPC (source: EP)
G06Q 20/322 (2013.01); **G06Q 20/36** (2013.01); **G06Q 40/02** (2013.01)

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)
WO 2016040576 A1 20160317; EP 3192043 A1 20170719; EP 3192043 A4 20180117

DOCDB simple family (application)
US 2015049353 W 20150910; EP 15839206 A 20150910