Title (en)

TRANSACTION VERIFICATION SYSTEMS

Title (de

TRANSAKTIONSVERIFIZIERUNGSSYSTEME

Title (fr)

SYSTÈMES DE VÉRIFICATION DE TRANSACTIONS

Publication

EP 3204906 A1 20170816 (EN)

Application

EP 15848534 A 20151006

Priority

- US 201414508706 A 20141007
- US 201414508732 A 20141007
- US 201414508664 A 20141007
- US 2015054300 W 20151006

Abstract (en)

[origin: WO2016057559A1] According to one embodiment, an online transaction verification system includes one or more processors configured to receive an indication that a card user is attempting to perform an online transaction using payment card information. The processors are also configured to transmit a challenge code configured to interrogate a card user identification device for a first verification code, and to receive the first verification code. The first verification code is selected, by the card user identification device, from a plurality of verification codes, and according to a predefined manner. The processors are further configured to select a first comparison code according to the predefined manner, and compare the first comparison code to the first verification code. The processors are further configured to, following a determination that the first comparison code matches the first verification code, transmit a verification signal configured to indicate that the online transaction has been verified.

IPC 8 full level

G06Q 20/40 (2012.01)

CPC (source: EP US)

G06Q 20/401 (2013.01 - EP US)

Citation (search report)

See references of WO 2016057559A1

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 2016057559 A1 20160414; EP 3204906 A1 20170816

DOCDB simple family (application)

US 2015054300 W 20151006; EP 15848534 A 20151006