

Title (en)

A MOBILE DEFERRED PAYMENT SYSTEM AND METHOD

Title (de)

SYSTEM UND VERFAHREN ZUM MOBILEN VERZÖGERTEN BEZAHLEN

Title (fr)

SYSTÈME ET PROCÉDÉ DE PAIEMENT DIFFÉRÉ MOBILE

Publication

EP 3210178 A1 20170830 (EN)

Application

EP 15817608 A 20151022

Priority

- TR 201412392 A 20141022
- TR 2015050146 W 20151022

Abstract (en)

[origin: WO2016064365A1] The present invention is to relates to a mobile deferred payment system and method (100) which enables to make and receive deferred money transfer (check) 7/24 and via which the information (due date, amount, holder/drawer, etc.) of the checks which can be endorsed, written or received via a mobile application, and which operates in smart devices. The mobile deferred payment method (100) comprises the steps of entrance to a mobile device via a smart device (101), entering the mobile phone number of the payee and the due date (102), transferring the entered data to a bank server through an application (103), querying the mobile check limit of the payer in the bank server (104), sending the information to the application server as a result of the query if the mobile check limit of the payer is sufficient (105), blocking the amount transferred by the payer by the bank server in the drawing account (106), transferring the mobile check generated by the payer to the smart device of the payee in order to present to the confirmation of the payee (107).

IPC 8 full level

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CPC (source: EP)

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Citation (search report)

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