

Title (en)

TERMINAL AND METHOD FOR MOBILE PAYMENT WITH TRUSTED EXECUTION ENVIRONMENT

Title (de)

ENDGERÄT UND VERFAHREN FÜR MOBILES BEZAHLEN MIT TRUSTED EXECUTION ENVIRONMENT

Title (fr)

TERMINAL ET PROCÉDÉ DE PAIEMENT MOBILE DANS UN ENVIRONNEMENT D'EXÉCUTION SÉCURISÉ

Publication

EP 3304466 A1 20180411 (DE)

Application

EP 16727952 A 20160525

Priority

- DE 102015006907 A 20150529
- EP 2016000871 W 20160525

Abstract (en)

[origin: WO2016192842A1] The invention provides a mobile terminal (D) of a customer, configured for mobile payment by means of a payment according to transaction data (T) from the customer to a merchant via a payment service provider (PSP) that is configured to clear the payment between bank servers. The mobile terminal (D) comprises: - a normal runtime environment (REE) and a secure runtime environment (TEE); - an agent (HCE; TA); - an authorisation interface (GUI; TUI), - a payment application, at least a secure component of which, namely a payment trust application (TA), is implemented in the secure runtime environment (TEE). The terminal is characterised in that a) the secure runtime environment (TEE) secures access data for an authentication between the payment trust application (TA) and the payment service provider (PSP); and b) the agent (HCE; TA) is further configured b1) on the occasion of an authentication between the payment trust application (TA) and the payment service provider (PSP), to transmit access data, or authentication data generated using access data, between the secure runtime environment (TEE) and the payment service provider (PSP), and b2) to accept from the payment trust application (TA) a transaction instruction (Signed(T)) for a payment according to the transaction data (T) and to send it to the payment service provider (PSP). A corresponding mobile payment method for a terminal is likewise specified.

IPC 8 full level

G06Q 20/34 (2012.01); **G06Q 20/02** (2012.01); **G06Q 20/40** (2012.01)

CPC (source: EP KR US)

G06Q 20/023 (2013.01 - EP KR US); **G06Q 20/3223** (2013.01 - KR US); **G06Q 20/3226** (2013.01 - US); **G06Q 20/3229** (2013.01 - US); **G06Q 20/326** (2020.05 - EP KR US); **G06Q 20/351** (2013.01 - EP KR US); **G06Q 20/352** (2013.01 - EP KR US); **G06Q 20/382** (2013.01 - KR); **G06Q 20/40975** (2013.01 - EP KR US)

Citation (search report)

See references of WO 2016192842A1

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)

DE 102015006907 A1 20161201; EP 3304466 A1 20180411; KR 101957840 B1 20190313; KR 20170139658 A 20171219; US 11640596 B2 20230502; US 2018150826 A1 20180531; WO 2016192842 A1 20161208

DOCDB simple family (application)

DE 102015006907 A 20150529; EP 16727952 A 20160525; EP 2016000871 W 20160525; KR 20177034012 A 20160525; US 201615578085 A 20160525