

Title (en)  
SYSTEMS AND METHODS FOR FACILITATING A SECURE TRANSACTION AT A NON-FINANCIAL INSTITUTION SYSTEM

Title (de)  
SYSTEME UND VERFAHREN ZUR ERMÖGLICHUNG EINER SICHEREN TRANSAKTION AN EIN NICHTFINANZINSTITUTIONSSYSTEM

Title (fr)  
SYSTÈMES ET PROCÉDÉS POUR FACILITER UNE TRANSACTION SÉCURISÉE DANS UN SYSTÈME D'UNE INSTITUTION NON FINANCIÈRE

Publication  
**EP 3323095 A1 20180523 (EN)**

Application  
**EP 16825143 A 20160713**

Priority  
• US 201562192008 P 20150713  
• US 2016042163 W 20160713

Abstract (en)  
[origin: WO2017011596A1] The systems and methods discussed herein relate to securely transferring funds over a private network. Receiving transaction data related to a fund transfer including a tokenized financial instrument, providing to a sender financial institution the tokenized financial instrument to enable the sender financial institution to de-tokenize the tokenized financial instrument and identify an account of the sender, receiving a sender private identifier generated by the sender financial institution, providing to the sender financial institution the transfer amount of the fund transfer to enable the sender financial institution to transfer funds, providing a transaction identifier and a recipient private identifier to the recipient financial institution to enable the recipient financial institution to receive an ACH message from the sender financial institution over the ACH network, the ACH message indicating payment from the sender financial institution to the recipient financial institution to perform the fund transfer with funds over the ACH network.

IPC 8 full level  
**G06Q 20/10** (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/40** (2012.01)

CPC (source: EP KR)  
**G06Q 20/023** (2013.01 - EP KR); **G06Q 20/10** (2013.01 - EP KR); **G06Q 20/382** (2013.01 - KR); **G06Q 20/386** (2020.05 - KR); **G06Q 20/401** (2013.01 - KR); **G06Q 40/02** (2013.01 - KR)

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 2017011596 A1 20170119**; AU 2016294499 A1 20180215; CA 2992457 A1 20170119; CA 2992457 C 20211221;  
CN 108027921 A 20180511; CN 108027921 B 20220218; EP 3323095 A1 20180523; EP 3323095 A4 20190410; JP 2018525758 A 20180906;  
JP 6727299 B2 20200722; KR 102634772 B1 20240206; KR 20180075473 A 20180704

DOCDB simple family (application)  
**US 2016042163 W 20160713**; AU 2016294499 A 20160713; CA 2992457 A 20160713; CN 201680052672 A 20160713;  
EP 16825143 A 20160713; JP 2018521480 A 20160713; KR 20187004378 A 20160713