

Title (en)  
A METHOD, APPARATUS, SYSTEM, AND COMPUTER READABLE MEDIUM FOR PROCESSING AN ELECTRONIC PAYMENT TRANSACTION WITH IMPROVED SECURITY

Title (de)  
VERFAHREN, VORRICHTUNG, SYSTEM UND COMPUTERLESBARES MEDIUM ZUR VERARBEITUNG EINER ELEKTRONISCHEN ZAHLUNGSTRANSAKTION MIT ERHÖHTER SICHERHEIT

Title (fr)  
PROCÉDÉ, APPAREIL, SYSTÈME ET SUPPORT LISIBLE PAR ORDINATEUR PERMETTANT DE TRAITER UNE TRANSACTION DE PAIEMENT ÉLECTRONIQUE AVEC UNE MEILLEURE SÉCURITÉ

Publication  
**EP 3374951 A1 20180919 (EN)**

Application  
**EP 16781485 A 20161014**

Priority  
• GB 201520087 A 20151113  
• EP 2016074794 W 20161014

Abstract (en)  
[origin: GB2544341A] A method for enabling a computer system 130 to manage processing of an electronic payment transaction between a payer 151 and a payee 140 without the payer disclosing financial information, such as credit card information, over the internet to the payee or to the computer system. The method comprises receiving, at the computer system 130, data from a financial institution 160 associated with the payer over a secure private connection. The data comprises financial details associated with the payer for enabling the computer system to manage processing of an electronic payment from the payer and is sent upon the financial institution receiving an authorisation message from the payer. A payment request, comprising identification information, may be received from the payer at the computer system which may validate the request by comparing the received data to identification information received from the financial institution to enable an electronic payment.

IPC 8 full level  
**G06Q 20/38** (2012.01); **G06Q 20/12** (2012.01); **G06Q 20/32** (2012.01); **G06Q 30/06** (2012.01)

CPC (source: EP GB US)  
**G06Q 20/02** (2013.01 - GB); **G06Q 20/08** (2013.01 - GB); **G06Q 20/12** (2013.01 - EP); **G06Q 20/3265** (2020.05 - EP GB US); **G06Q 20/3276** (2013.01 - EP); **G06Q 20/3278** (2013.01 - EP); **G06Q 20/382** (2013.01 - GB); **G06Q 20/385** (2013.01 - EP); **G06Q 30/06** (2013.01 - EP); **G06Q 30/0641** (2013.01 - EP)

Citation (search report)  
See references of WO 2017080755A1

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)  
**GB 201520087 D0 20151230; GB 2544341 A 20170517**; EP 3374951 A1 20180919; WO 2017080755 A1 20170518

DOCDB simple family (application)  
**GB 201520087 A 20151113**; EP 16781485 A 20161014; EP 2016074794 W 20161014