

Title (en)

PAYMENT METHOD AND DEVICE USING THE METHOD

Title (de)

ZAHLUNGSVERFAHREN UND VORRICHTUNG UNTER VERWENDUNG DES VERFAHRENS

Title (fr)

METHODE DE PAIEMENT ET DISPOSITIF UTILISANT CETTE METHODE

Publication

EP 3384449 A1 20181010 (FR)

Application

EP 16802047 A 20161128

Priority

- EP 15306896 A 20151130
- EP 2016078991 W 20161128

Abstract (en)

[origin: WO2017093182A1] The invention relates to a payment method using an electronic device (200) provided with a biometric sensor (220), a communication interface for communicating with a payment terminal, and a processing unit (230) provided with bank information, reference biometric information, an authentication application and one or more payment applications. The bank information and the payment applications offer the user at least two payment means (610, 620, 630). The method allows a selection of the payment means (610, 620, 630) by associating with each payment means a biometric identifier (640, 650, 660) which is specific to same, so that the biometric authentication makes it possible to select the payment means and to generate a transaction authorisation cryptogram with said payment means.

IPC 8 full level

G06Q 20/40 (2012.01); **G06Q 20/22** (2012.01); **G06Q 20/32** (2012.01)

CPC (source: EP US)

G06Q 20/227 (2013.01 - US); **G06Q 20/322** (2013.01 - EP US); **G06Q 20/3278** (2013.01 - US); **G06Q 20/40145** (2013.01 - EP US)

Citation (search report)

See references of WO 2017093182A1

Designated contracting state (EPC)

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Designated extension state (EPC)

BA ME

DOCDB simple family (publication)

EP 3173998 A1 20170531; EP 3384449 A1 20181010; US 2018349911 A1 20181206; WO 2017093182 A1 20170608

DOCDB simple family (application)

EP 15306896 A 20151130; EP 16802047 A 20161128; EP 2016078991 W 20161128; US 201615780184 A 20161128