

Title (en)

A PAYMENT AUTHENTICATION DEVICE, A PAYMENT AUTHENTICATION SYSTEM AND A METHOD OF AUTHENTICATING PAYMENT

Title (de)

ZAHLUNGSAUTHENTIFIZIERUNGSVORRICHTUNG, ZAHLUNGSAUTHENTISIERUNGSSYSTEM UND VERFAHREN ZUR AUTHENTIFIZIERUNG EINER ZAHLUNG

Title (fr)

DISPOSITIF D'AUTHENTIFICATION DE PAIEMENT, SYSTÈME D'AUTHENTIFICATION DE PAIEMENT ET PROCÉDÉ D'AUTHENTIFICATION DE PAIEMENT

Publication

EP 3853796 A1 20210728 (EN)

Application

EP 19863066 A 20190918

Priority

- ZA 201806338 A 20180921
- IB 2019057844 W 20190918

Abstract (en)

[origin: WO2020058861A1] There is provided a System (100) and method of authenticating payment. The system (100) comprises a payment authentication device (10) which includes a wireless interface (12) for communicating with a mobile device (14) of a customer. The payment authentication device (10) is configured to transmit a transaction request to the mobile device (14). A backend (20) includes an attestation certificate generator server (24), and the backend (20) is in data communication with a payment processor (22). The backend (20) is configured to receive the transaction request from the mobile device (14), whereupon the payment processor (22) is instructed to effect payment. The attestation certificate generator server (24) is configured, responsive to a successful payment, to generate a payment attestation certificate (26) and to transmit the attestation certificate (26) to the mobile device (14) wherefrom it is relayed to the payment authentication device (10) to authenticate the payment.

IPC 8 full level

G06Q 20/02 (2012.01); **G06Q 20/08** (2012.01); **G06Q 20/32** (2012.01)

CPC (source: EP US)

G06Q 20/18 (2013.01 - EP); **G06Q 20/321** (2020.05 - EP); **G06Q 20/322** (2013.01 - EP); **G06Q 20/3223** (2013.01 - EP); **G06Q 20/3227** (2013.01 - EP); **G06Q 20/326** (2020.05 - EP US); **G06Q 20/3263** (2020.05 - EP); **G06Q 20/3276** (2013.01 - EP); **G06Q 20/3278** (2013.01 - EP); **G06Q 20/3825** (2013.01 - EP); **G06Q 20/40975** (2013.01 - EP); **G06Q 20/425** (2013.01 - EP)

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)

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DOCDB simple family (application)

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