

Title (en)

POINT OF SALE (POS) SYSTEMS AND METHODS WITH DYNAMIC KERNEL SELECTION

Title (de)

VERKAUFSSTELLEN (POS)-SYSTEME UND VERFAHREN MIT DYNAMISCHER KERNELAUSWAHL

Title (fr)

SYSTÈMES ET PROCÉDÉS DE POINT DE VENTE (POS) AVEC SÉLECTION DE NOYAU DYNAMIQUE

Publication

EP 3857417 A4 20220209 (EN)

Application

EP 19899250 A 20191220

Priority

- US 201816230823 A 20181221
- US 201816230940 A 20181221
- US 201816231030 A 20181221
- US 2019067907 W 20191220

Abstract (en)

[origin: WO2020132476A1] A payment reader can have one or more kernels capable of performing certain payment processing functions but not capable of performing certain, more processing-intensive payment processing functions. The payment reader may be designed to selectively assign processing tasks to application layer kernels located on a mobile device and/or a cloud-based device external to the payment reader, the mobile device having more or different processing resources than the payment reader. The selective assignment may be made dynamically based on the measurement of a condition of the reader or an occurrence of an event, such as a determination that the payment reader cannot process a transaction, that the payment reader does not have sufficient battery strength to process the transaction, or that there has been a tempering attempt at the payment reader. The payment reader also has a physical layer module, which module maintains its processing on the payment reader. By these means, the processing related to a payment transaction is conducted on a hybrid system, using resources both local to and remote from the payment reader.

IPC 8 full level

G06F 21/53 (2013.01); **G06F 21/74** (2013.01); **G06Q 20/20** (2012.01); **G06Q 20/32** (2012.01)

CPC (source: EP)

G06F 21/53 (2013.01); **G06F 21/74** (2013.01); **G06Q 20/202** (2013.01); **G06Q 20/204** (2013.01); **G06Q 20/322** (2013.01); **G06Q 20/326** (2020.05); **G06Q 20/341** (2013.01); **G07F 7/0873** (2013.01); **G07G 1/0009** (2013.01)

Citation (search report)

- [X1] US 2018053157 A1 20180222 - ROFFEY TRISTAN [US]
- [X1] EP 2688025 A1 20140122 - MOBIPAYPOINT LTD [IE]
- [X1] CLARKSVILLE RD: "Smart Card Alliance A SMART CARD ALLIANC E MOBILE & NFC COUNCIL WHITE PAPER", 31 August 2014 (2014-08-31), XP055286731, Retrieved from the Internet <URL:http://www.smartcardalliance.org/downloads/HCE-101-WP-FINAL-081114-clean.pdf> [retrieved on 20160707]

Citation (examination)

- US 2014188733 A1 20140703 - GRANBERY JOHN HASTINGS [US]
- See also references of WO 2020132476A1

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 2020132476 A1 20200625; AU 2019405995 A1 20210812; AU 2019405995 B2 20221222; AU 2023201736 A1 20230420; AU 2023201736 B2 20240222; AU 2024202020 A1 20240418; CN 113544673 A 20211022; EP 3857417 A1 20210804; EP 3857417 A4 20220209; JP 2022512297 A 20220203; JP 7524180 B2 20240729

DOCDB simple family (application)

US 2019067907 W 20191220; AU 2019405995 A 20191220; AU 2023201736 A 20230321; AU 2024202020 A 20240328; CN 201980085170 A 20191220; EP 19899250 A 20191220; JP 2021528447 A 20191220