

Title (en)
PAYMENT CARD SECURITY

Title (de)
ZAHLUNGSKARTENSICHERHEIT

Title (fr)
SÉCURITÉ DE CARTE DE PAIEMENT

Publication
EP 4014163 A4 20230614 (EN)

Application
EP 19942408 A 20190816

Priority
US 2019046909 W 20190816

Abstract (en)
[origin: WO2021034307A1] Disclosed is a system and method for more secure card transactions. The security is generated by the use of a dynamic transaction number which is valid for only a single predetermined time interval. The transaction number is generated through a two step process. In a first step, time is used as an input to a transaction number function. The transaction number function outputs a plurality of digits. The second step uses the plurality digits for input and uses a ruleset to strip at least one digit to determine the transaction number valid for the predetermined time interval.

IPC 8 full level
G06Q 20/34 (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/40** (2012.01); **G07F 7/10** (2006.01); **H04L 9/08** (2006.01)

CPC (source: EP)
G06Q 20/341 (2013.01); **G06Q 20/356** (2013.01); **G06Q 20/382** (2013.01); **G06Q 20/385** (2013.01); **G06Q 20/401** (2013.01); **G07F 7/1008** (2013.01)

Citation (search report)
• [I] WO 2018035929 A1 20180301 - YULONG COMPUTER TELECOMMUNICATION SCIENTIFIC SHENZHEN CO LTD [CN]
• See references of WO 2021034307A1

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

DOCDB simple family (publication)
WO 2021034307 A1 20210225; AU 2019462043 A1 20220407; EP 4014163 A1 20220622; EP 4014163 A4 20230614

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US 2019046909 W 20190816; AU 2019462043 A 20190816; EP 19942408 A 20190816