

Title (en)

METHOD AND SYSTEM, DEVICE AND PAYMENT TERMINAL USING PERSONAL DATA

Title (de)

VERFAHREN UND SYSTEM, VORRICHTUNG UND ZAHLUNGSENDGERÄT UNTER VERWENDUNG PERSÖNLICHER DATEN

Title (fr)

PROCEDE ET SYSTEME, DISPOSITIF ET TERMINAL DE PAIEMENT UTILISANT DES DONNEES PERSONNELLES

Publication

EP 4074004 A1 20221019 (FR)

Application

EP 20845184 A 20201211

Priority

- FR 1914352 A 20191213
- FR 2020052395 W 20201211

Abstract (en)

[origin: WO2021116625A1] The invention relates to an electronic transaction method for a system comprising a user-associated payment device 3 or 4 and a payment terminal 1. The payment device 3 or 4 and the payment terminal 1 perform a cryptographic key exchange 500 before performing a transaction step 501. The payment device includes personal information PI about the user. The payment terminal includes a transaction policy including a condition relative to the personal information PI. The method includes a verification step 510, 520, 530, prior to the transaction step 501, for securely verifying the condition of the transaction policy relative to the personal information using the cryptographic key.

IPC 8 full level

G06Q 20/20 (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/40** (2012.01); **H04W 12/00** (2021.01)

CPC (source: EP US)

G06Q 20/20 (2013.01 - EP); **G06Q 20/207** (2013.01 - EP); **G06Q 20/38215** (2013.01 - EP); **G06Q 20/3825** (2013.01 - US); **G06Q 20/3829** (2013.01 - US); **G06Q 20/388** (2013.01 - US); **G06Q 20/4014** (2013.01 - EP US); **G06Q 20/405** (2013.01 - US); **G06Q 20/40975** (2013.01 - US); **H04L 9/3226** (2013.01 - US); **H04L 9/3273** (2013.01 - US); **H04L 63/102** (2013.01 - EP); **H04L 63/126** (2013.01 - EP); **H04L 63/20** (2013.01 - EP); **H04L 63/0869** (2013.01 - EP); **H04W 12/50** (2021.01 - 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)

WO 2021116625 A1 20210617; CA 3161315 A1 20210617; EP 4074004 A1 20221019; FR 3104779 A1 20210618; FR 3104779 B1 20240329; US 2023004965 A1 20230105

DOCDB simple family (application)

FR 2020052395 W 20201211; CA 3161315 A 20201211; EP 20845184 A 20201211; FR 1914352 A 20191213; US 202017784745 A 20201211