

Title (en)

TRANSACTION AUTHENTICATION METHOD, SERVER AND SYSTEM USING TWO COMMUNICATION CHANNELS

Title (de)

TRANSAKTIONSAUTHENTIFIZIERUNGSVERFAHREN, SERVER UND SYSTEM MIT ZWEI KOMMUNIKATIONSKANÄLEN

Title (fr)

PROCEDE, SERVEUR ET SYSTEME D'AUTHENTIFICATION DE TRANSACTION UTILISANT DEUX CANAUX DE COMMUNICATION

Publication

**EP 4074005 A1 20221019 (FR)**

Application

**EP 20845185 A 20201211**

Priority

- FR 1914346 A 20191213
- FR 2020052398 W 20201211

Abstract (en)

[origin: WO2021116627A1] The invention relates to a transaction method for a user 1 using a first and a second terminal 2 and connected to a server 4 via a first and a second communication channel, respectively. The first terminal 2 sends 304 a transaction amount TA to the server 4. The server 4 establishes 502 to 504 a verification code AC a length L of which is dependent on the amount of the transaction TA, and then sends 505 and 506 a request Req to the first terminal 2 and the verification code AC to the second terminal 5. The user returns 310 said request filled in with a copied code AC' to the server 4 using the first terminal 2. The server 4 compares 508 the verification code AC with the copied code AC' and sends 510, 512 a transaction validation or invalidation message to the first terminal 2 depending on the comparison.

IPC 8 full level

**G06F 21/46** (2013.01)

CPC (source: EP US)

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Citation (search report)

See references of WO 2021116627A1

Designated contracting state (EPC)

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Designated extension state (EPC)

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