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

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- 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)

G06F 21/46 (2013.01 - EP); **G06Q 20/386** (2020.05 - US); **G06Q 20/401** (2013.01 - US); **G06Q 40/02** (2013.01 - US); **H04L 63/067** (2013.01 - EP); **H04L 63/0853** (2013.01 - EP); **H04L 63/18** (2013.01 - EP); H04L 2463/082 (2013.01 - EP); H04L 2463/102 (2013.01 - EP)

Citation (search report)

See references of WO 2021116627A1

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 2021116627 A1 20210617; CA 3161325 A1 20210617; EP 4074005 A1 20221019; FR 3104760 A1 20210618; FR 3104760 B1 20230526; US 2023009385 A1 20230112

DOCDB simple family (application)

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