

Title (en)  
A MULTIPLE PAYEE DIGITAL TRANSACTION AUTHENTICATION METHOD

Title (de)  
VERFAHREN ZUR AUTHENTIFIZIERUNG DIGITALER TRANSAKTIONEN MIT MEHREREN ZAHLUNGSEMPFÄNGERN

Title (fr)  
PROCÉDÉ D'AUTHENTIFICATION DE TRANSACTION NUMÉRIQUE À BÉNÉFICIAIRES MULTIPLES

Publication  
**EP 4200782 A1 20230628 (EN)**

Application  
**EP 21862317 A 20210715**

Priority  
• GB 202013230 A 20200824  
• US 2021041872 W 20210715

Abstract (en)  
[origin: GB2598311A] A method of paying multiple payees where unique transaction credentials are provided to each of the payees upon receipt of a transaction request including a single cryptogram. The method involves receiving a transaction request including a cryptographic payer identifier and payment information for at least two payees. The transaction request is authenticated based on the identifier. Each of the payees is provided with a unique account number, expiry data, and verification code that are all bound using a cryptographic process. These transaction credentials are usable by the payee to make a payment request that facilitates payment from the payer. One of the account number, expiry data and verification code is time limited so that the payment request is only facilitated within a predetermined length of time of the credentials being provided. The invention finds use with payers having a mobile wallet application on their smart device.

IPC 8 full level  
**G06Q 20/40** (2012.01)

CPC (source: EP GB)  
**G06Q 20/3674** (2013.01 - EP GB); **G06Q 20/38215** (2013.01 - EP GB); **G06Q 20/3829** (2013.01 - EP); **G06Q 20/385** (2013.01 - EP);  
**G06Q 20/401** (2013.01 - GB); **G06Q 20/4014** (2013.01 - EP); **G06Q 20/40145** (2013.01 - EP)

Designated contracting state (EPC)  
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DOCDB simple family (publication)  
**GB 202013230 D0 20201007**; **GB 2598311 A 20220302**; EP 4200782 A1 20230628; EP 4200782 A4 20240807; WO 2022046311 A1 20220303

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