

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)

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

Designated validation state (EPC)

KH MA MD TN

DOCDB simple family (publication)

GB 202013230 D0 20201007; **GB 2598311 A 20220302**; EP 4200782 A1 20230628; EP 4200782 A4 20240807; WO 2022046311 A1 20220303

DOCDB simple family (application)

GB 202013230 A 20200824; EP 21862317 A 20210715; US 2021041872 W 20210715