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Title: SYSTEM AND **METHOD** FOR ELECTRONIC TRANSMISSION **STORAGE** AND RETRIEVAL OF AUTHENTICATED DOCUMENTS

Abstract: Source: US5615268A A system and **method** is provided that implements digital encryption for the electronic transmission, **storage** and retrieval of authenticated documents and that enables the establishment of the identity of the originator of an electronic document and of the integrity of the information contained in such a document. Together these provide irrevocable proof of authenticity of the document. The system and **method** make it possible to provide "paper-less" commercial **transactions**, such as real-estate **transactions** and the financial **transactions** secured by real estate. A Certification Authority provides tools for initializing and managing the cryptographic material required to sign and seal electronic documents. An Authentication Center provides "third party" verification that a document is that executed and transmitted by the document's originator. The Certification Authority and the Authentication Center together provide for third-party assumption of the risk of the authenticity of documents, an audit trail of the documents, and **storage** and retrieval of the documents by authorized parties. The system and **method** eliminates the need for "hard copies" of original documents as well as hard-copy **storage**. Retrieval of an authenticated document from the Authentication Center may be done by any number of authorized parties at any time by on-line capability.

Classifications:

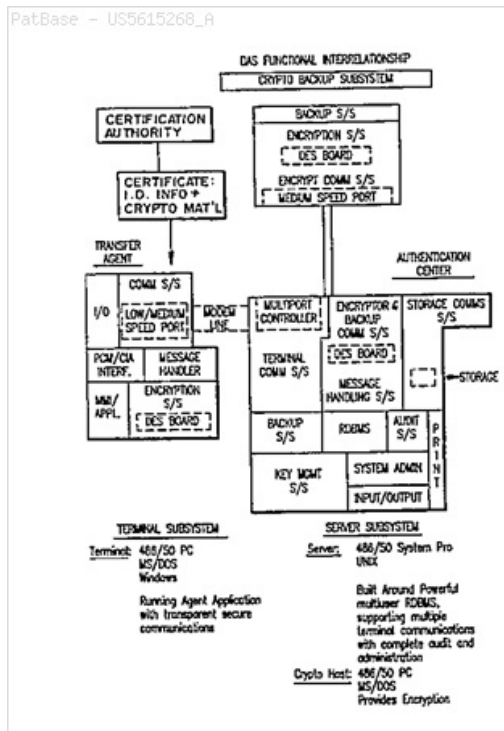
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US: 380/23 380/25 380/30 380/49 705/51 705/75 713/176 713/178 713/193



Family:

Publication number	Publication date	Application number	Application date
AP1369 A	20050204	AP20000002003	19990504
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Agent(s): WATERMARK PATENT AND TRADE MARKS ATTORNEYS; WATERMARK INTELLECTUAL PROPERTY PTY LTD; MARKS AND CLERK; ZACCO SWEDEN AB; WOLFF BREGMAN AND GOLLER

Designated states: AE AL AM AT AU AZ BA BB BE BF BG BJ BR BY CA CF CG CH CI CM CN CU CY CZ DE DK EE ES FI FR GA GB GE GH GM GN GR GW HR HU ID IE IL IN IS IT JP KE KG KP KR KZ LC LI LK LR LS LT LU LV MC MD MG MK ML MN MR MW MX NE NL NO NZ PL PT RO RU SD SE SG SI SK SL SN SZ TD TG TJ TM TR TT UA UG US UZ VN YU ZA ZW

Title: MULTIPLE HEAD INDUCTION SEALER APPARATUS AND **METHOD**

Abstract: Source: US2001032839A A multiple head induction sealing system includes at least two ferrite cores mounted which are channel-shaped and arranged so that the open ends of the channels are aligned either perpendicular or parallel to a workflow direction established as the objects to be heated pass beneath the unit. A litz wire coil is disposed proximate to each ferrite core which produces an electromagnetic field within the ferrite core. The ferrite cores and litz wire coil are adapted to direct the electromagnetic field toward an object to heat it.

Classifications:

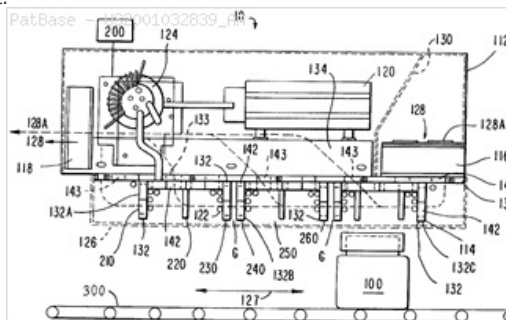
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International (IPC 1-7): B23K13/01 B65B51/10 B65B51/22 B65B51/32 B65B57/10 B65B7/28 B65D47/00 B65G43/00 B65G47/26 B67B3/00 G01P13/00 G06F17/60 G06K17/00 G07F7/00 G07F7/08 G07F7/10 G07F7/12 H05B6/02 H05B6/10 H05B6/36 H05K7/20

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US: 156/69 198/444 198/460.1 219/603 219/604 219/632 219/633 219/653 219/656 219/672 219/677 361/676 455/414.1 455/414.100S 53/329 53/329.2 53/329.200S 53/329.3 53/329P 53/478 53/478P 53/DIG.2 534/780 705/26.41 705/44 705/44P 705/64 705/64P 705/65 705/67 705/67P 705/72 705/78 705/79 709/225 713/150 713/156

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Probable Assignee: AUTO KAPS LLC

Assignee(s): (std): AUTO MATE TECHNOLOGIES LLC ; BRAY PETER ; DOMINGUEZ BENEDICTO H ; HERZOG KENNETH J ; KAPS ALL PACKAGING SYSTEMS INC ; HERNANDEZ BENEDICTO ; VISA INT SERVICE ASS A DE ; SARLES WILLIAM ; HILL PETER R ; HERZOG KENNETH ; VISA INT SERVICE ASS ; WELLER KEVIN D ; RYAN STEVEN W ; MANESSIS THOMAS J ; LEWIS TONY D ; SARLES FREDERICK W ; RENO JAMES DONALD ; MANESSIS THOMAS ; RENO JAMES ; RYAN STEPHEN W

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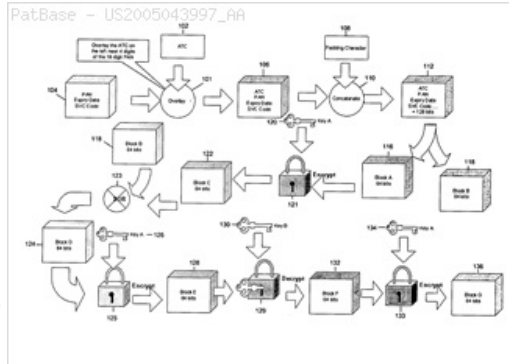
Inventor(s): BENEDICTO H DOMINGUEZ ; TONY D LEWIS ; STEPHEN W RYAN ; STEVEN W RYAN ; PETER R HILL ; THOMAS J MANESSIS ; PETER BRAY ; KENNETH J HERZOG ; KEVIN D WELLER

Agent(s): DAVIES COLLISON CAVE; DAVIES COLLISON CAVE PTY LTD; MCCARTHY TETRAULT LLP; SIM AND MCBURNEY; LORD MICHAEL; BEYER LAW GROUP LLP/VISA; BEYER LAW GROUP LLP VISA; TOWNSEND AND TOWNSEND CREW LLP; OSTROLENK FABER GERB AND SOFFEN LLP; BEYER LAW GROUP LLP; KILPATRICK TOWNSEND AND STOCKTON LLP

Designated states: AE AG AL AM AT AU AZ BA BB BE BF BG BJ BR BY BZ CA CF CG CH CI CM CN CR CU CY CZ DE DK DM DZ EE ES FI FR GA GB GD GE GH GM GN GR GW HR HU ID IE IL IN IS IT JP KE KG KP KR KZ LC LI LK LR LS LT LU LV MA MC MD MG MK ML MN MR MW MX MZ NE NL NO NZ PL PT RO RU SD SE SG SI SK SL SN SZ TD TG TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Abstract: Source: US20050439974 **Methods** and systems for dynamically generating a verification value for a **transaction** and for utilizing such value to verify the authenticity of the **payment** service application. The dynamically created verification value may be generated on a **payment** device, such as an integrated circuit credit card or smart card, embedded into the **payment** data, and transmitted to a point of sale terminal. Alternatively, **payment** data is sent by a **payment** device to a point of sale terminal, which generates a verification value and embeds it into the **payment** data. The embedded verification value is used by a service provider to verify the authenticity of the **transaction**. The **methods** and systems may be used in a contactless (wireless) environment or a non-wireless environment.

International (IPC 8-9): G06F1/26 G06F11/00 G06F12/14 G06F15/00
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G06Q90/00 G07F7/08 (Core/Non-invention);
G06F (Subclass/Invention)



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324/663 324/690 380/277 380/277S 380/30 705/1.1 705/16 705/16P 705/16S 705/17 705/17P 705/18 705/18P 705/21
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Probable Assignee: VISA INT SERVICE ASSOCIATION

Assignee(s): (std): AABYE CHRISTIAN ; CARLSON MARK ; FAITH PATRICK ; HAMDAD AYMAN ; SAHOTA JAGDEEP S ; SAHOTA JAGDEEP SINGH ; VISA INT SERVICE ASSOCIATION ; VISA INT SERVICE ASS ; VISA INTERNATIONAL SERVICE ASSOCIATION ; VIZA JU EHS EHI INK ; VISA US INC ; VIZA YU ES EJ INK

Assignee(s): VISA U S A ; VISA INT ; VISA USA ; VIZA JUEHSEHJ INK ; VIZA YUESEJINK ; VISA U S A INC

Inventor(s): (std): SAHOTA JAGDEEP S ; SAHOTA JAGDEEP SINGH ; AABYE CHRISTIAN ; PATRICK FAITH ; MARK CARLSON ; JAGDEEP SINGH SAHOTA ; FEJZ PATRIK ; CHRISTIAN AABYE ; CARLSON MARK ; AYMAN HAMDAD ; FAITH PATRICK ; FEHJZ PATRIK ; HAMDAD AYMAN ; KARLSON MARK ; KHAMMAD AJMAN

Inventor(s): SAHOTA JAGDEEP

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Designated states: AE AG AL AM AT AU AZ BA BB BE BF BG BH BJ BR BW BY BZ CA CF CG CH CI CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SI SK SL SM SN SV SY SZ TD TG TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Title: APPARATUS AND **METHOD** FOR INTEGRATED **PAYMENT** AND ELECTRONIC MERCHANDISE TRANSFER

Abstract: Source: US2007012763A **Payment transactions** using a **payment** infrastructure are efficiently combined with e-merchandise **transactions** using an e-merchandise infrastructure, while allowing each infrastructure to concentrate on its primary function. An electronic **payment** device configured according to the **payment** infrastructure is interrogated by a **payment** module (also configured according to the **payment** infrastructure) of a first terminal to obtain financial data. Electronic merchandise-related information is generated by an electronic merchandise module (configured according to the electronic merchandise infrastructure) of the first terminal, and such information is transferred to the electronic **payment** device within a **transaction** conducted in accordance with the financial data and the **payment** infrastructure.

Classifications:

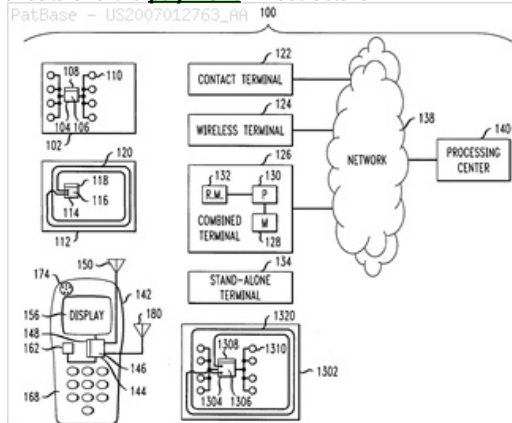
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H04M11/00 (Advanced/Invention);
G06Q20/00 G06Q20/04 G06Q20/22 G06Q40/00 (Advanced/Non-invention);
G06Q20/00 G07F7/02 (Core/Invention);
G06K (Subclass/Invention)

International (ipc 1-7): G06Q20/00 G07F7/02

CPC: G06Q20/38 G06Q20/382 G07F7/1008 G07F7/12 G06Q40/08
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Family:

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Probable Assignee: MASTERCARD INT INC

Assignee(s): (std): CARTER RONALD D ; GARRETT DUNCAN ; INC MASTERCARD INT ; MASTERCARD INT INC ; MASTERKARD INTERNEJSHNL INKORPOREJTED ; MESTRE PATRICK ; PHILLIPS SIMON ; VAN DE VELDE EDDY L H ; SMETS PATRIK ; ROBERTS DAVID A ; RANS JEAN PAUL ; RADU CRISTIAN ; VANNESTE PAUL

Assignee(s): VAN DE VELDE EDDY LH

Inventor(s): (std): ROBERTS DEHVID A ; VAN DE VEL DE EHDDI L KH ; VELDE EDDY L H VAN DE ; VANNESTE PAUL ; RANS JEAN PAUL ; PHILLIPS SIMON ; PATRIK SMETS ; GARRETT DUNCAN ; DE VELDE EDDY L H VAN ; CARTER RONALD D ; RADU CRISTIAN ; MESTRE PATRICK ; VAN DE VELDE EDDY L H ; SMETS PATRIK ; ROBERTS DAVID A

Inventor(s): VAN DE VEL'DE EHDDI L. KH. ; VAN DE VELDE EDDY LH ; DAVID A ROBERTS ; EDDY L H VAN DE VELDE ; ROBERTS DAVID ; VAN DE VELDE EDDY ; VAN DE VELDE EDDY L H SMETS PATRIK

Agent(s): SPRUSON AND FERGUSON; PIASETZKI AND NENNIGER LLP; CLARKE; WILLIAMS DAVID JOHN; KATO NOBUAKI; OCHI TAKAO; OKABE MASAO; ASAHI NOBUMITSU; USUI SHINICHI; OKABE YUZURU; RYAN MASON AND LEWIS LLP; OTTERSTEDT ELLENBOGEN AND KAMMER LLP; RENNA LEONARDO; OTTERSTEDT PAUL J; PAUL J; LEONARDO; RYAN MASON LEWIS LLP; BUCKLEY MASCHOFF AND TALWALKAR LLC; MASON KEVIN M ET AL; OTTERSTEDT PAUL J ET AL; LEVIN NATHANIEL

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: APPARATUS AND **METHOD** FOR USING A DEVICE CONFORMING TO A **PAYMENT** STANDARD FOR ACCESS CONTROL AND/OR SECURE DATA **STORAGE**

Abstract: Source: US2009103730A Secure establishment of a **key** associated with a first facility identifier is facilitated. The **key** is shared between a device and an operator of a first facility, via a public **key** management infrastructure of a **payment** system operating according to the **payment** standard, during a first **transaction**, substantially in accordance with the **payment** standard, between the device and the first facility. Controlling access to a first facility is facilitated, via the device, using the **key** associated with the first facility identifier, substantially without reference to an issuer of the device and substantially without use of asymmetric **keys** of the device, during a plurality of subsequent **transactions**, substantially in accordance with the **payment** standard, between the device and the first facility. The steps can be repeated for a number of different facilities, such as different transit systems, with appropriate rules to address a situation where the device has a limited **storage** capacity for **keys** of different transit operators.

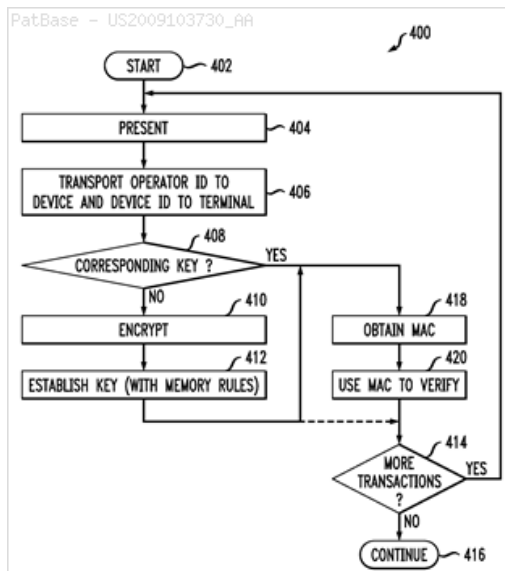
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International (IPC 8-9): G06Q20/34 G06Q20/38 H04L9/16 H04L9/28 H04L9/30 H04L9/32 (Advanced/Invention); H04L9/14 H04L9/28 H04L9/32 (Core/Invention)

CPC: G06Q20/3829 G06Q20/02 G06Q20/341 G06Q20/40975 G07B15/00 G07F7/10 G07F7/1008

European: G06Q20/02 G06Q20/341 G06Q20/3829 G06Q20/40975 G07B15/00 G07F7/10 G07F7/10D

US: 380/258 380/258P 380/259 380/259S 380/273 380/273S 380/277 380/277S 380/30 380/30S 705/67



Family:

Publication number	Publication date	Application number	Application date
US2009103730 AA	20090423	US20070875026	20071019
US2015142668 AA	20150521	US20140539813	20141112

Priority:

US20070875026 20071019 US20140539813 20141112

Probable Assignee: MASTERCARD INT INC

Assignee(s): (std): MASTERCARD INT INC

Inventor(s): (std): BERIC JOHN ; GARRETT DUNCAN ; MILLER STUART ; ROBERTS DAVID A ; SMETS PATRIK ; WARD MICHAEL C

Agent(s): RYAN MASON AND LEWIS LLP

Title: OVER THE AIR MANAGEMENT OF **PAYMENT** APPLICATION INSTALLED IN MOBILE DEVICE

Abstract: Source: US2010198728A Systems, apparatus, and **methods** for managing a **payment** application installed on a mobile device, such as a mobile phone are provided. An Issuer of a **payment** device can remotely control the **payment** application by instructing a wireless network carrier or operator to transmit a message to the mobile phone, where the message contains an instruction to perform an operation related to the **payment** application. The Issuer can remotely reset a counter or a password associated with the **payment** application, lock or unlock a **payment** application, and set the access control data to a predetermined value, to prevent unauthorized use of the **payment** application in the situation in which the mobile phone is lost or stolen, or the Issuer desires to limit access to the **payment** application for other reasons, such as limiting its exposure to unauthorized uses of the **payment** device.

Classifications:

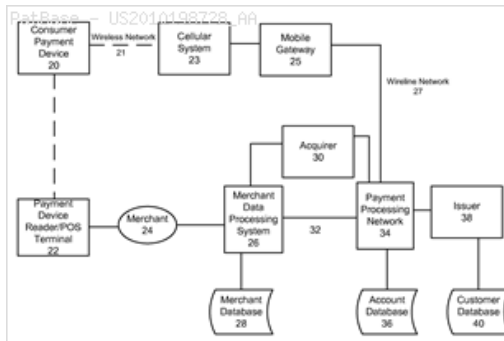
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Priority:

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Probable Assignee: VISA INT SERVICE ASSOCIATION

Assignee(s): (std): AABYE CHRISTIAN ; BRAND OLIVIER ; MANGIAGALLI GUIDO ; LINDELSEE MIKE ; MIRIZZI JOSEPH ; LINDELSEE MICHAEL ; VISA INT SERVICE ASS ; NGO HAO ; PITCHFORD CHRIS ; PIRZADEH KIUSHAN ; SHENKER GAVIN ; MIRIZZI JOSEPH J ; VISA INT SERVICE ASSOCIATION ; WILSON DAVID ; ZEIDEN GUSTAVO ; WHITE LAUREN ; WILSON DAVID WILLIAM ; ZEIDEN GUSTAVO MARIATH ; VIZA INTERNSHNL SERVIS ASSOSIEJSHN ; VIZA INTERNEHSHNL SERVIS ASSOSIEHJSHN

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Agent(s): SPRUSON AND FERGUSON; BERESKIN AND PARR LLP SENCRL SRL; BORDEN LADNER GERVAIS LLP; BOEHMERT AND BOEHMERT ANWALTSPARTNERSCHAFT MBB PATENTANWAELTE RECHTSANWAELTE; KIRSCHNER KLAUS DIETER; HOARTON LLOYD DOUGLAS CHARLES; EISENFUEHR SPEISER; UNGRIA JAVIER; ROEB MARIA; HANDE MUMCUOGLU; TOWNSEND AND TOWNSEND CREW LLP; KILPATRICK TOWNSEND AND STOCKTON LLP; BASARKAR GIRISH M ET AL; MINSK ALAN D ET AL

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TJ TM TN TR TT TZ UA UG US UZ VN ZA ZM ZW

Title: ELECTRONIC **PAYMENT** APPLICATION SYSTEM AND **PAYMENT** AUTHORIZATION **METHOD**

Abstract: Source: US2010274677A The system contains a virtual POS terminal's unit in the user's personal device. The mobile communication device (1) contains a virtual POS terminal's unit (4) and also a removable **memory** card (3), on which there are at least two physically separate secure elements (2) stored. The removable **memory** card (3) is connected to the secure element (2) containing the secured part of the virtual POS terminal. The mobile communication device (1) and/or the separate portable element (6) is adjusted in such a way to be able to connect to a remote **payment** procession server. The removable **memory** card (3) and the separate portable element (6) can be equipped with the NFC communication element. Depending on the user choice, a corresponding secure element (2) with the selected **payment** card unit (14) is activated on the removable **memory** card (3). The user's **payment** card's identification data are supplemented by the **payment** receiver's identification data and also by a one-time password that was created in the one-time password unit.

Classifications:

International (IPC 8-9): G06F21/00 G06K17/00 G06K19/07
G06K19/073 G06K19/10 G06K7/00 G06Q G06Q10/00 G06Q20/00
G06Q20/04 G06Q20/10 G06Q20/12 G06Q20/16 G06Q20/20
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G07F7/08 G07F7/10 G07G1/00 G07G1/12 G07G1/14 G09C1/00
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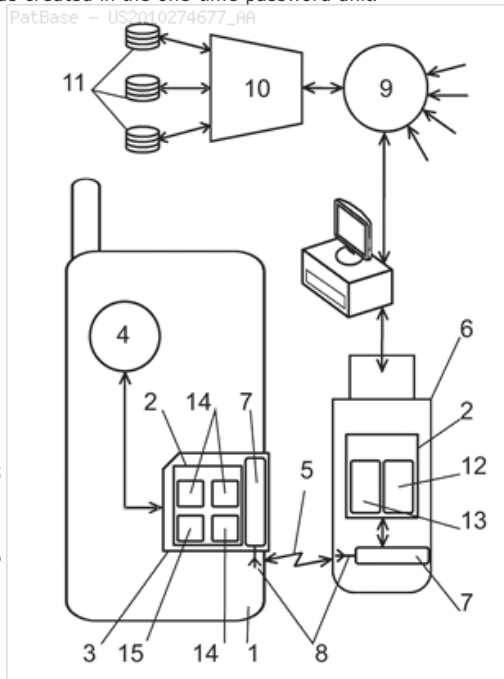
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G06K19/07 G06Q20/00 H04W12/06 (Core/Non-invention)

International (IPC 1-7): G06F17/60 G06K19/10 G06K7/00
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CPC: G06Q20/202 G06Q20/3572 G06Q20/349 G06Q20/10
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Family:

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Probable Assignee: SMK CORP

Assignee(s): (std): LOGOMOTION S R O ; LOGOMOTION SRO ; MASARYK MICHAL ; RIFFELMACHER DAVID ALAN ; FLOREK MIROSLAV ; SMK LOGOMOTION CORP ; SMK KK

Assignee(s): SMK CORP

Inventor(s): (std): FLOREK MIROSLAV ; MASARYK MICHAL ; RIFFELMACHER DAVID ALAN ; MIROSLAV FLOREX ; MIROSLAV FLOREK ; MICHAL MASARYK ; MASARYK MIKHAL ; MASARYK MICHAEL ; ALAN RIFFELMACHER DAVID

Inventor(s): DAVID ALAN RIFFELMACHER

Agent(s): ADAMS PLUCK; MARKS AND CLERK; PORUBCAN ROBERT; Porubcan Robert; WOODCOCK WASHBURN LLP; BAKER AND HOSTETLER LLP; PORUB AN ROBERT

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: INTELLIGENT ALERT SYSTEM AND **METHOD**

Abstract: Source: US2010138338A A system and **method** for generating an intelligent alert message is disclosed. A user enrolls in the messaging service. Information that the user provides during the enrollment process are sent into a database. The user performs a **transaction** using a portable consumer device. **Transaction** data are sent to a computer apparatus. The computer apparatus accesses the database containing alert customization data. An intelligent alert message is generated based on the **transaction** data and the alert customization data. The intelligent alert message is sent to a user device. For example, after a user uses a portable consumer device to buy gas at a fuel dispenser in a gas purchase **transaction**, an alert message that is received by a user's phone may be "This is a gas purchase **transaction**. The amount may vary." In this example, the amount of the purchase is not known until after the user buys gas.

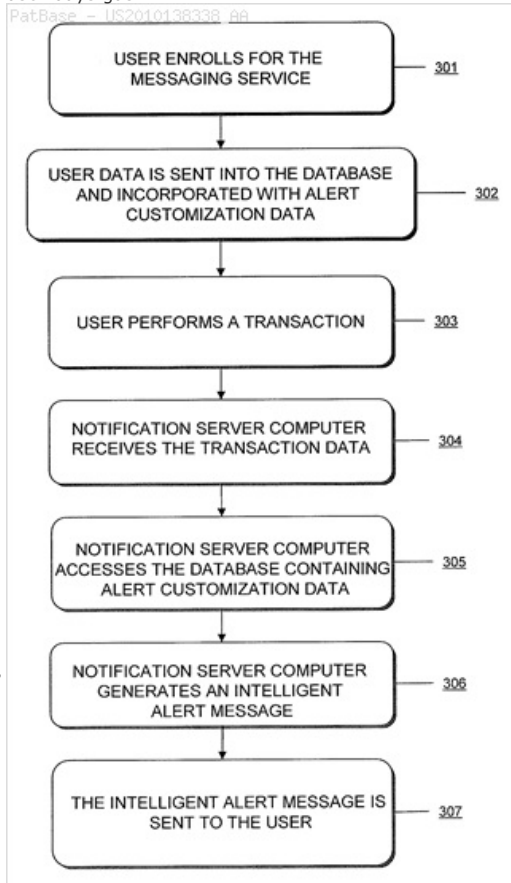
Classifications:

International (IPC 8-9): G06F15/16 G06F15/173 G06F17/00 G06F17/30 G06F21/00 G06F21/20 G06F21/31 G06F21/34 G06F21/35 G06F21/42 G06F7/04 G06K15/00 G06K19/06 G06K5/00 G06Q G06Q10/00 G06Q20/00 G06Q20/10 G06Q20/12 G06Q20/20 G06Q20/22 G06Q20/24 G06Q20/32 G06Q20/34 G06Q20/36 G06Q20/38 G06Q20/40 G06Q20/42 G06Q30/00 G06Q30/02 G06Q30/06 G06Q40/00 G06Q40/02 G06Q50/00 G06Q50/18 G06Q50/26 G06Q99/00 G07F19/00 G08B25/00 G08B5/22 H04L H04L12/18 H04L12/56 H04L12/58 H04L12/66 H04L29/06 H04L29/08 H04L9/08 H04L9/10 H04L9/14 H04L9/32 H04N5/232 H04N7/18 H04W4/12 H04W4/14 (Advanced/Invention); G06F17/30 G06Q20/40 G08B5/22 (Advanced/Non-invention); G06F15/16 G06F17/30 G06Q20/00 G06Q30/00 G06Q40/00 G06Q50/00 H04W4/12 (Core/Invention); G06Q H04L (Subclass/Invention)

CPC: G06Q20/10 G06Q20/403 G07F19/2055 G06Q20/322 G06Q20/26 H04W4/12 G06Q20/14 G06Q20/409 G06F2221/2107 G06Q30/0613 G06Q30/0641 G06Q20/3224 G06Q30/0603 G07F7/12 G06Q20/04 G06Q20/3223 G06Q20/405 G07F7/10 G06F21/31 G06F21/35 G06F21/42 G06Q20/3255 G06Q20/3674 G06Q30/06 H04L9/0866 H04L9/321 H04L9/3273 G06Q20/382 G06Q2220/00 G06Q20/352 G06Q20/4018 H04L9/3231 H04L2209/805 G06Q20/3821 G06Q20/385 H04L9/3234 H04L63/0853 H04L63/126 H04L2209/56 G06Q30/0185 G06Q30/0224 G06Q30/0236 G06Q50/265 H04L12/1895 H04L67/04 H04L67/26 H04L67/306 G06Q30/0269 G06Q50/182 H04L9/10 H04L9/14 H04L2209/12 H04L2209/24 G06Q20/341 G06F2221/2129 G06F17/30522 H04L63/102 H04L63/1441 H04L63/06 H04L63/0428 G06F21/34 G08B25/004 G06Q20/206 G06Q30/0201 H04L67/22 G06Q30/02 G06Q20/227 G06Q20/3226 G06Q20/105 G06Q20/325 G06Q20/12 G06Q20/20 G06Q20/42 G06Q20/425 G06Q40/00 G06Q40/12 G06Q20/4014 G06Q20/4016 G06Q20/3221 G06Q20/32 G06Q30/0251 G06Q30/0267 G06Q20/401 G06Q20/202 G08B5/229 G06Q20/40

European: G06F21/31 G06F21/34 G06F21/35 G06F21/42 G06Q20/04 G06Q20/10 G06Q20/12 G06Q20/14 G06Q20/20 G06Q20/202 G06Q20/26 G06Q20/32 G06Q20/322 G06Q20/3221 G06Q20/3223 G06Q20/3224 G06Q20/3255 G06Q20/352 G06Q20/3674 G06Q20/385 G06Q20/40 G06Q20/4014 G06Q20/4018 G06Q20/403 G06Q20/405 G06Q20/409 G06Q20/42 G06Q20/425 G06Q30/0185 G06Q30/02 G06Q30/0224 G06Q30/0236 G06Q30/0251 G06Q30/0267 G06Q30/06 G06Q30/0603 G06Q30/0613 G06Q30/0641 G06Q30/06C G06Q40/00 G06Q40/02 G06Q40/10 G06Q50/265 G07F19/2055 G07F7/10 G07F7/12 H04L12/18Y H04L29/08N25 H04L29/08N29U H04L29/08N3 H04L63/08E H04L63/12B H04L9/08H4 H04L9/32 H04L9/32D H04L9/32J4 H04L9/32K H04L9/32R2 S06F221/2107 S06F221/2129 T04L209/56 T04L209/80A T04L63/12B T04W4/12

US: 1/1 235/375 235/375P 235/379 235/380 235/380P 235/380S 235/382 235/382P 235/382S 235/383 235/454 235/455 235/487 235/492 340/540 340/541 340/571 348/143 348/143S 348/211.9 348/211.900S 348/E5.055 348/E50.55S 348/E7.085 348/E70.85S 370/401 370/401P 455/466 455/466S 705/1.1 705/1.100P 705/14.25 705/14.250P 705/14.36 705/14.360S 705/14.49 705/14.490S 705/14.64 705/14.640P 705/16 705/18 705/21 705/21P 705/24 705/26.41 705/26.410P 705/27.1 705/27.100S 705/30 705/30P 705/318 705/318S 705/325 705/325S 705/33 705/34 705/35 705/35S 705/36 705/36R 705/37 705/38 705/39 705/39P 705/40 705/44 705/44P 705/44S 705/64 705/67 705/67P 705/71 705/75 707/705 707/705S 707/769 707/769P 707/E17.014 707/E17.014S 707/E17.107 707/E17.107S 709/203 709/203S 709/204 709/204P 709/204S 709/206 709/206P 709/206S 709/207 709/207P 709/207S 709/217 709/218 709/219 709/220 709/223 709/224 709/224S 709/228 713/172 713/172P 713/172S 713/173 713/173P 713/189 726/4 726/4S 726/8 726/9 726/9S

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Priority:

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WO2012US27586	20120302				

Probable Assignee: VISA INT SERVICE ASSOCIATION

Assignee(s): (std): CARLSON MARK ; DOMINGUEZ BENEDICTO HERNANDEZ ; HAMDAD AYMAN ; FAITH PATRICK L ; FAITH PATRICK ; KOGANTI KRISHMA PRASAD ; VISA INT SERVICE ASS ; STAN PATRICK ; REWIS BEN ; MAYOR SHALINI ; VISA INT SERVICE ASSOCIATION ; KOGANTI KRISHNA PRASAD ; LOUIS BRENDAN XAVIER ; STAN PAT ; VISA INTERNAT SERVICE ASSOCIATION ; WELLER KEVIN ; VISA INTRERNAT SERVICE ASS ; VIZA INTERNEHSHNL SERVIS ASSOSIEHJSHN

Assignee(s): VISA INTRERNATIONAL SERVICE ASSOCIATION ; VISA INT SERVICE ASSOCIATE ; VISA INTERNATIONAL SERVICE ASSOCIATION ; VISA INT SERVICE ASSOCIATION ; VISA USA INC ; VISA INTERNATIONAL SERVICE ASSOCIATION

Inventor(s): (std): AYMAN HAMDAD ; BEN REWIS ; CARLSON MARK ; DOMINGUEZ BENEDICTO HERNANDEZ ; FAITH PATRICK ; FAITH PATRICK L ; HAMDAD AYMAN ; KHAMMAD AJMAN ; KOGANTI KRISHMA PRASAD ; KOGANTI KRISHNA PRASAD ; LOUIS BRENDAN XAVIER ; MARK CARLSON ; MAYOR SHALINI ; PATRICK FAITH ; PATRICK STAN ; REWIS BEN ; SHALINI MAYOR ; STAN PAT ; STAN PATRICK ; WELLER KEVIN

Agent(s): SPRUSON AND FERGUSON; BERESKIN AND PARR LLP SENCRL SRL; DERRY PAUL STEFAN; TOWNSEND AND TOWNSEND CREW LLP; KILPATRICK TOWNSEND AND STOCKTON LLP; KILPATRICK TOWNSEND STOCKTON LLP; KILPATRICK TOWNSEND AND STOCKTON; JEWIK PATRICK R ET AL; KNITTEL MARC R ET AL; PYONIN ADAM J ET AL; YEE GEORGE B F ET AL; GHANZFARI FARYAR ET AL; MATHISON MARK ET AL; MINSK ALAN D ET AL; PAGAR PREETAM B ET AL; YEAGER HAL R ET AL

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PE PG PH PL PT QA RO RS RU RW SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: **TRANSACTION** IN **MEMORY** OBJECT STORE

Abstract: Source: US2011171948A Techniques for rating and committing events in an event processing system are provided. Events can be rated at a rating system according to information that is stored locally on the rating system. Rated events can be stored in a database system with these rated events being utilized to, among other things, restore information that is stored locally on the rating system.

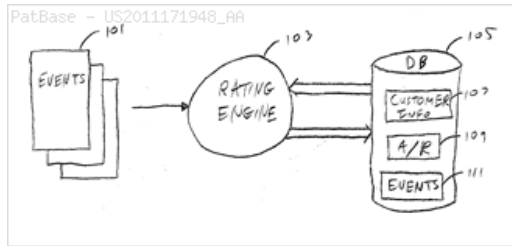
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International (IPC 8-9): G06F17/00 G06F17/30 G06F7/00 G06F9/44
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G06Q20/38 G06Q20/40 G06Q30/06 H04L12/14 H04L9/32 H04M15/00
H04W4/00 (Advanced/Invention);
G06Q30/02 (Advanced/Non-invention)

CPC: H04L12/14 H04L12/1428 H04M15/00 H04M15/43 H04M15/44
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G06Q20/38215 G06Q20/385 G06Q20/401

European: H04L12/14 H04L12/14J H04M15/00 H04M15/43
H04M15/44 H04M15/59 H04M15/70 H04M15/725 H04M15/74

US: 370/252 370/352 455/406 455/422.1 455/422.100P 705/67 707/607 707/607P 707/661 707/694 707/703 707/792
707/802 707/E17.009 707/E17.009S 707/E17.032 707/E17.032S 719/318 719/318P



Family:

Publication number	Publication date	Application number	Application date
CA2771395 AA	20130523	CA20122771395	20120309
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US2011171948 AA	20110714	US20030394409	20030321
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US2013132283 AA	20130523	US20110303507	20111123
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Priority:

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Probable Assignee: ORACLE INT CORP

Assignee(s): (std): HAYHOW ROBERT ; BORSELLA GIOVANNA ; ORACLE INT CORP ; PORTAL SOFTWARE INC A CORP OF STATE OF CALIFORNIA ; LABUDA DAVID S ; KRISHNAMOORTHY JAYAPRAKASH ; TORONTO DOMINION BANK

Assignee(s): TORONTO DOMINION BANK4880 TAHOE BOULEVARDBUILDING 2, 5TH FLOORMISSISSAUGAO1L4W 5P3CA ; PORTAL SOFTWARE INC A OF STATEOF CALIFORNIA CORP ; BORSELLA GIOVANNA12 FOXMEADOW ROADETOBICOKEO1M9R 1E5CA ; HAYHOW ROBERT710 CEDAR AVENUEBURLINGTONO1L7T 2R7CA ; PORTAL SOFTWARE INC A OF STATE OF CALIFORNIA CORP ; ORACLE SYSTEMS CORP ; PORTAL SOFTWARE INC

Inventor(s): (std): BORSELLA GIOVANNA ; HAYHOW ROBERT ; LABUDA DAVID S ; KRISHNAMOORTHY JAYAPRAKASH

Inventor(s): HAYHOW ROBERT710 CEDAR AVENUEBURLINGTONO1L7T 2R7CA ; BORSELLA GIOVANNA12 FOXMEADOW ROADETOBICOKEO1M9R 1E5CA

Agent(s): GRAHAM ROBERT JOHN; RIDOUT AND MAYBEE LLP; KILPATRICK TOWNSEND AND STOCKTON LLP; KNOBBE MARTENS OLSON AND BEAR LLP

Title: SYSTEMS AND **METHODS** FOR AUTHORIZING A **TRANSACTION**

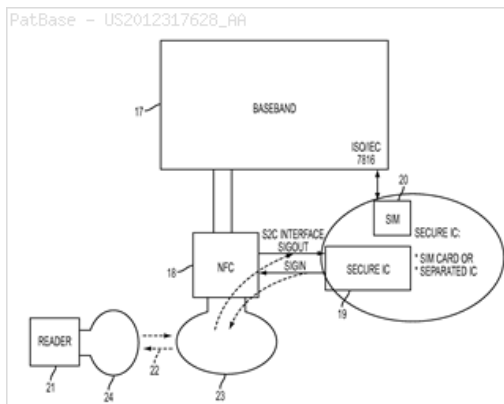
Abstract: Source: US2012317628A **Methods** and apparatuses are disclosed for creating a software based secure element reader and a digital credential data delivery system for point-of-sale (POS) locations that do not have a secure element reader. **Methods** and apparatuses are described for creating a remotely hosted repository of secure elements that may be selected and connected to a mobile or a stationary device. Near-field communication (NFC) capabilities may be utilized to interrogate a selected secure element by a RFID POS reader through the mobile NFC device over a data connection between that mobile NFC device and the remote hosted secure element.

Classifications:

International (IPC 8-9): G06F21/00 G06Q G06Q20/00 G06Q20/02 G06Q20/12 G06Q20/20 G06Q20/32 G06Q20/38 G06Q20/40 H04L9/32 (Advanced/Invention)

CPC: G06Q20/40975 G06Q20/3223 G06Q20/3278 G06Q20/352 G06Q20/356 G06Q20/204 G06Q20/02 G06Q20/20 G06Q20/32 G06Q20/382 G06Q20/385 G06Q20/40 H04L9/321 H04L9/3234 H04L9/3271 H04L2209/56 H04L2209/80

US: 705/71 726/5



Family:

Publication number	Publication date	Application number	Application date
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AU2012301897 BB	20170413	AU20120301897	20120830
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AU2017204649 AA	20170803	AU20170204649	20170707
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CA2846462 AA	20140224	CA20122846462	20120830
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US2012317628 AA	20121213	US20120491922	20120608
US2013054474 AA	20130228	US20120599647	20120830
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Priority:

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Probable Assignee: SIMPLYTAPP INC

Assignee(s): (std): DOUGLAS C YEAGER ; SIMPLYTAPP INC ; YEAGER C ; YEAGER C DOUGLAS

Inventor(s): (std): DOUGLAS C YEAGER ; YEAGER C DOUGLAS

Inventor(s): SIMPLYTAPP INC ; YEAGER C

Agent(s): PIZZEYS PATENT AND TRADE MARK ATTORNEYS; PIZZEYS PATENT AND TRADE MARK ATTORNEYS PTY LTD; GOWLING LAFLEUR HENDERSON LLP; ROBIC; BOULT WADE TENNANT; PALMER JAMES R; PALMER JAMES R ET AL

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PE PG PH PL PT QA RO RS RU RW SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: **METHOD** AND SYSTEM FOR SECURE AUTHENTICATION OF USER AND MOBILE DEVICE WITHOUT SECURE ELEMENTS

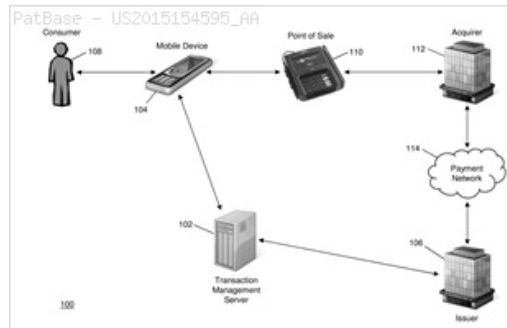
Abstract: Source: US2015154595A A **method** for generating **payment** credentials in a **payment transaction** includes: storing, in a **memory**, at least a single use **key** associated with a **transaction** account; receiving, by a receiving device, a personal identification number; identifying, by a processing device, a first session **key**; generating, by the processing device, a second session **key** based on at least the stored single use **key** and the received personal identification number; generating, by the processing device, a first application **cryptogram** based on at least the first session **key**; generating, by the processing device, a second application **cryptogram** based on at least the second session **key**; and transmitting, by a transmitting device, at least the first application **cryptogram** and second application **cryptogram** for use in a **payment transaction**.

Classifications:

International (IPC 8-9): G06F21/44 G06F21/46 G06F21/64 G06Q G06Q20/08 G06Q20/20 G06Q20/32 G06Q20/38 G06Q20/40 G09C1/00 H04L29/06 H04L9/08 H04L9/32 H04M1/00 H04M11/00 H04W H04W12/04 H04W12/06 H04W12/08 (Advanced/Invention); G06Q H04W (Subclass/Invention)

CPC: G06Q20/3829 G06Q20/3821 G06Q20/4012 H04L63/0428 H04L63/062 G06Q20/204 G06Q20/322 G06Q20/401 G06Q20/38 G06Q20/32 G06Q20/382 H04W12/08 G06F21/46 H04W12/04 H04W12/06 H04L63/06 H04L63/083 H04L2463/102

US: 705/71 713/168



Family:

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WO2014US68000	20141202				

Probable Assignee: MASTERCARD INT INC

Assignee(s): (std): MASTERCARD INT INC ; SMETS PATRIK ; RADU CRISTIAN ; CATELAND AXEL EMILE JEAN CHARLES ; COLLIGNE MEHDI ; MASTERCARD INT INCORPORATED ; WARD MICHEAL CHRISTOPHER

Assignee(s): COLLINGE MEHDI ; WARD MICHAEL CHRISTOPHER

Inventor(s): (std): AXEL EMILE JEAN CHARLES CATELAND ; CATELAND AXEL EMILE JEAN CHARLES ; COLLINGE MEHDI ; CRISTIAN RADU ; MEHDI COLLINGE ; MICHAEL CHRISTOPHER WARD ; PATRIK SMETS ; RADU CRISTIAN ; SMETS PATRIK ; WARD MICHEAL CHRISTOPHER ; WARD MICHAEL CHRISTOPHER ; COLLIGNE MEHDI

Inventor(s): CATELAND AXEL EMILIE JEAN CHARLES ; SMETS PATRICK

Agent(s): DAVIES COLLISON CAVE; DAVIES COLLISON CAVE PTY LTD; SMART AND BIGGAR; ESTUDIO TRANSGLOBO LTDA Y O HUGO RUBIO G Y O ALEX SEVERIN S; JOHAN SEBASTIAN GOMEZ VILLA; LAWRENCE RICHARD ANTHONY; HOPEY JOANNE SELINA; WIELANDI CHARLES F III; WIELAND III CHARLES F

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: **PAYMENT** PROCESSING **METHOD** AND ELECTRONIC DEVICE SUPPORTING THE SAME

Abstract: Source: US2016247144A An electronic device and **method** of processing a **payment** at the electronic device are provided. The electronic device includes a security **memory** configured to store **payment** information of a near field communication (NFC) **method**, **payment** information of a magnetic security transmit (MST) **method**, and fingerprint information, and a processor configured to control a multiple **payment** operation of the NFC **method** and the MST **method** when fingerprint information obtained through fingerprint detection is valid. The processor is further configured to control a signal processing information according to the NFC **method** operation and a signal processing information according to the MST **method** operation to be outputted as one screen interface.

Classifications:

International (IPC 8-9): G06F17/30 G06F21/00 G06F21/44

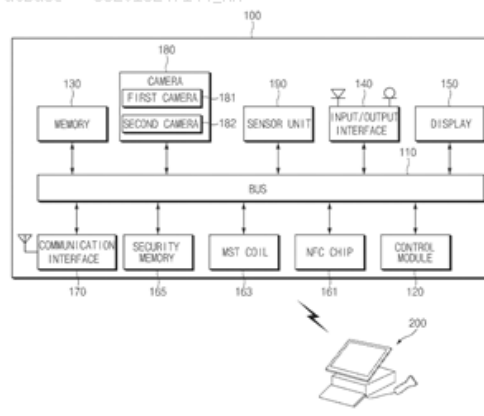
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CPC: G06Q20/40145 G06Q20/40 G06Q20/401 H04W4/14

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G06Q20/3674 G06F3/041

US: 705/39 705/44 705/71 705/72 705/75 713/156

PatBase - US2016247144_AA



Family:

Publication number	Publication date	Application number	Application date
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AU2016224183 AA	20160901	AU20160224183	20160229
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Priority:

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Probable Assignee: SAMSUNG ELECTRONICS CO LTD

Assignee(s): (std): SAMSUNG ELECTRONICS CO LTD

Assignee(s): SAMSUNG ELECTRONICS CO

Inventor(s): (std): CHO BEOM SOO ; CHOI JIN WAN ; JE SEONG MIN ; JEONG MIN CHUL ; JUN MYUNG HWA ; KASMAN BULENT ; KIM GEON SOO ; KIM HAN NA ; KIM HEE JUNG ; KIM HEEJUNG ; KIM HYUN ; KIM IN HO ; KIM INHO ; KIM JONG HO ; KIM KI BONG ; KIM KIBONG ; KIM MS HAN NA ; KIM SANG HEE ; KIM SUNG WANG ; KIM SUNGWANG ; KWON WON KYU ; LEE CHANG HO ; LEE CHER OO ; LEE CHEROO ; LEE JI HYE ; LEE KYEONG HUN ; LEE KYEONGHUN ; LEE SEON SOOK ; LEE YO HAN ; LIU AN ; LIU CHUNG HUAN ; NAINAMVALAPPIL ANEESH ; OH MS SAE AH ; OH SAE AH ; OH SAEAH ; PAEK JOO YOUN ; PAEK JOOYOUN ; PARK CHAN PYO ; PARK CHANPYO ; PARK MI YEON ; PARK MINSEOK ; PARK MS MI YEON ; PARK SOO BIN ; PARK SU YOUNG ; PARK SUYOUNG ; PARK YONG MAN ; PATEL KUNAL ; PENG PAI ; PRASAD SHYAM ; ROH BYOUNG TACK ; ROH BYOUNGTACK ; SEO MS YOU BI ; SEO YOU BI ; SEO YOUNBI ; SHIN BOO SUN ; SHIN BOOSUN ; SOHN SE CHANG ; SUH HWA YOUN ; SUH MS HWA YOUN ; SYED EBRAHIM ABDUL ; VENKATARAM BALAKRISHNA ; VENKATARAMAN BALAKRISHNA ; YOON SEOK HYUN ; YOON SEOKHYUN ; YU BYUNG IN ; YU BYUNGIN ; YUAN DING ; YOU BI SEO ; YONG MAN PARK ; YO HAN LEE ; SEONG MIN JE ; SEOK HYUN YOON ; SAE AH OH ; MI YEON PARK ; HWA YOUN SUH ; HAN NA KIM ; BYUNG IN YU ; BYOUNG TACK ROH

Agent(s): GRIFFITH HACK; GROOTSCHOLTEN JOHANNES AM; JENKINS RICHARD GAVIN; BAE KIM AND LEE IP GROUP; KWON HYUK ROK ET AL

Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DJ DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KW KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: SYSTEMS AND METHODS FOR IN-APPLICATION AND IN-BROWSER PURCHASES

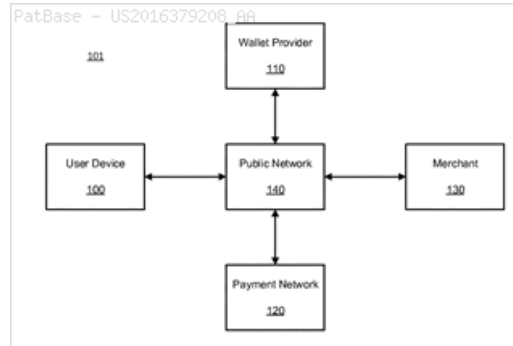
Abstract: Source: US2016379208A A system may receive a **transaction** request from a user device, and request an in-app **cryptogram** from a network software development kit (SDK) on the user device. The in-app **cryptogram** may include an unpredictable number, an application **transaction** counter (ATC), and a card verification result (CVR), and the ATC may be extracted from a limited use **payment** credential (LUPC). The system may transmit a token, a token expiry, and a token data block for an assessment by a **payment** network, with the token data block including the token, the token expiry, the ATC, and/or the in-app **cryptogram**. The system may further receive a request from the **payment** network to update the LUPC on the user device, and attest that the user device is secure in response to the request from the **payment** network to refresh the LUPC on the user device.

Classifications:

International (IPC 8-9): G06Q20/02 G06Q20/32 G06Q20/36 G06Q20/38 G06Q20/40 (Advanced/Invention)

CPC: G06Q20/363 G06Q20/3674 G06Q20/409 G06Q20/3829 G06Q2220/00 G06Q20/322 G06Q20/385

US: 705/67



Family:

Publication number	Publication date	Application number	Application date
US2016379208 AA	20161229	US20150936294	20151109
WO16209372 A1	20161229	WO2016US30903	20160505

Priority:

US20150185427P 20150626 US20150936294 20151109

Probable Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES CO INC

Assignee(s): (std): AMERICAN EXPRESS TRAVEL RELATED SERVICES CO INC

Inventor(s): (std): DELIWALA MANISH K ; MADDUKURI AJAY B ; MCDONALD JOHN G ; NARSIPUR KESHAV A

Agent(s): SOBELMAN HOWARD

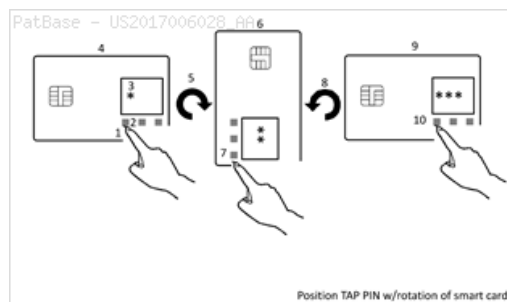
Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN MR MT MW MX MY MZ NA NE NG NI NL NO NZ OM PA PE PG PH PL PT QA RO RS RU RW SA SC SD SE SG SI SK SL SM SN ST SV SY SZ TD TG TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: SYSTEM AND **METHOD** TO AUTHENTICATE ELECTRONICS USING ELECTRONIC-METRICS

Abstract: Source: US2017006028A A system for authenticating a first entity. The system comprises a **storage** component for storing a trained electronic-metric factor, a sensor for receiving an electronic-metric input from the first entity, an analysis component associated with a second entity for determining a first relationship between the trained electronic-metric factor and any electronic-metric input, and an authentication component for authenticating the first entity responsive to the first relationship.

Classifications:

International (IPC 8-9): G06F21/31 G06F21/32 G06F21/36
G06Q20/06 G06Q20/10 G06Q20/20 G06Q20/32 G06Q20/38
G06Q20/40 G06Q30/02 H04L29/06 H04L29/08 H04L9/08 H04L9/14
H04L9/32 H04W12/06 (Advanced/Invention)
CPC: H04L63/0861 H04L63/06 H04L9/0866 H04L9/3236
G06Q20/40145 G06Q20/322 H04L2209/56 H04W12/06 H04L63/107
H04L2209/80 H04L67/22 G06F21/36 H04L63/083 H04L2463/082
G06Q20/204 G06Q50/01 G06Q20/065 G06Q20/382 G06Q30/0207
H04L67/20 H04L67/306 H04L9/3231 G06Q20/409 G06Q20/327
G06Q30/0241 H04L9/14 G06Q30/0255 H04L67/18 G06Q20/102
G06Q30/0269 G06F21/316 H04L9/3226 H04L9/3234 G06Q20/206
G06Q20/202 G06Q30/0226 G09C5/00 H04L9/3228
US: 705/14.53 705/14.66 705/17 705/44 713/168 726/7



Family:

Publication number	Publication date	Application number	Application date
US2017006028 AA	20170105	US20160202553	20160705
US2017011406 AA	20170112	US20160040984	20160210
US2017018001 AA	20170119	US20160212163	20160715
US2017032113 AA	20170202	US20160224998	20160801
US2017039599 AA	20170209	US20160212184	20160715
US2017053249 AA	20170223	US20160225780	20160801
US2017061404 AA	20170302	US20160257101	20160906
US2017161709 AA	20170608	US20160368546	20161202

Priority:

US20150114357P	20150210	US20150188684P	20150705	US20150198817P	20150730
US20150192688P	20150715	US20150198989P	20150730	US20150262138P	20151202
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US20160257101	20160906	US20160368546	20161202		

Probable Assignee: NXT ID INC

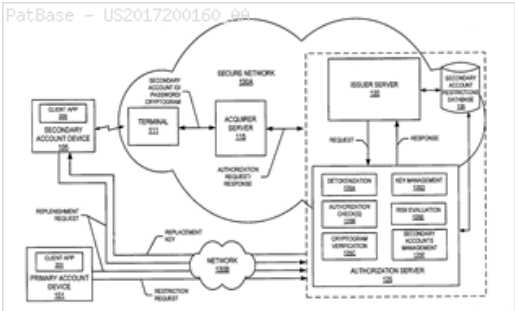
Assignee(s): (std): NXT ID INC ; POWERS SEAN ; TUNNELL ANDREW ; TUNNELL DAVID ; ZURASKY JACOB

Inventor(s): (std): ZURASKY JACOB ; TUNNELL DAVID ; TUNNELL ANDREW ; POWERS SEAN ; MORGAN CHARLES ; MITCHELL JUSTIN

Title: RESTRICTING ACCOUNT USE BY CONTROLLED REPLENISHMENT

Abstract: Source: US2017200160A A restriction request message, including a restriction parameter for a secondary account, is received from a device that is associated with a primary account, via a network node that is outside of a secure authorization network. A replenishment request message, including a password and an account replenishment parameter for the secondary account, is also received via a network node that is outside of the authorization network. Authentication is performed based on the password, and the restriction parameter for the secondary account is identified responsive to receiving the replenishment request message. Responsive to determining that the account replenishment parameter satisfies the restriction parameter, a replacement **key** is generated and associated with the account replenishment parameter for the secondary account. A replenishment response message including the replacement **key** is transmitted to a device that is associated with the secondary account, via a network node that is outside of the authorization network.

Classifications:
International (IPC 8-9): G06Q20/38 G06Q20/40
H04L29/06 (Advanced/Invention)
CPC: G06Q20/405 H04L63/083 G06Q20/3829 G06Q2220/00



Family:

Publication number	Publication date	Application number	Application date
US2017200160 AA	20170713	US20160991511	20160108

Priority:

US20160991511 20160108

Probable Assignee: CA INC

Assignee(s): (std): CA INC

Inventor(s): (std): CHITRAGAR MAHESH MALATESH ; KALADGI MOHAMMED MUJEEB ; KUMAR SHARATH LAKSHMAN ; NAIR PRADEEP G