

Search query (12): [SP]: biometric solution enabling high throughput fare payments and system access a communications network places in data communication an access point controlling access to a controlled access area a server and a medium-long range wireless communications transceiver. the transceiver detects presence of a portable electronic device outside the access point. the server obtains an indication that a user of the portable electronic device has been authenticated to the portable electronic device and initiates a payment approval process which is completed before the user seeks to pass through the access point. based at least in part on the authentication and success of the payment approval process, the server provides to the access point an electronic token indicating that the user, bearing the portable electronic device, is to be allowed to pass through the access point into the controlled access area.

Results: 22

Search history

Search FT=(pay* and device* and account and user and access and control) (Results 95880)

1:

Search 1 and cloud and authentication (Results 8451)

2:

Search access control and payment and public transport and biometric (Results 108)

3:

Search 3 and identification (Results 106)

4:

Search 4 and mobile (Results 97)

5:

Search 5 and payment (Results 97)

6:

Search 5 and detection (Results 79)

7:

Search 5 and 3g (Results 57)

8:

Search 8 and WIFI (Results 49)

9:

Search 9 and fare (Results 2)

10:

Search 11: [SP]: cross-reference to related applications [0001] this patent application claims the benefit of u.s. provisional patent application ser. no. 61/939,132 filed on feb. 12, 2014 and entitled "biometric solution enabling high throughput fare payments and system access." the complete disclosure of the aforementioned u.s. provisional patent application ser. no. 61/939,132 including all appendices thereof is expressly incorporated herein by reference in its entirety for all purposes. field of the disclosure [0002] the present disclosure relates generally to the electronic and computer arts and, more particularly, to payment and/or access control using wireless devices and the like. background of the disclosure [0003] in comparison to check-in check-out schemes (also called tap-in tap-out or touch-in touch-out) using proximity smart cards, where the user has to check in while boarding and to check out while alighting, be-in be-out (bibo) is the common name for ticketing technologies that detect and register automatically the presence of smart devices (smart phones and tablets are non-limiting examples) in a public transport vehicle. bibo schemes do not require any user action and are therefore "hands free." summary of the disclosure [0004] principles of the disclosure provide a biometric solution enabling high throughput fare payments and system access. some alternative embodiments utilize one or more forms of authentication other than biometrics.[0005] in one aspect, an exemplary method includes detecting presence of a portable electronic device outside an access point to a controlled access area obtaining, from the portable electronic device, an indication that a user of the portable electronic device has been authenticated to the portable electronic device and initiating a payment approval process associated with an account of the user. the payment approval process is completed before the user seeks to pass through the access point. further steps include: based at least in part on obtaining the indication of the authentication and success of the payment approval process, providing to the access point an electronic token indicating that the user, bearing the portable electronic device, is to be allowed to pass through the access point into the controlled access area allowing the user, bearing the portable electronic device, to pass through the access point into the controlled access area, based at least in part on the electronic token and causing the electronic token to expire after the user passes through the access point into the controlled access area[0006] in another aspect, an exemplary system includes: an access point controlling access to a controlled access area a server a medium-long range wireless communications transceiver and a communications network placing the access point, the server, and the transceiver in data communication. the transceiver is configured to detect presence of a portable electronic device outside the access point the server is configured to obtain, from the portable electronic device, via the transceiver and the communications network, an indication that a user of the portable electronic device has been authenticated to the portable electronic device and the server is configured to initiate a payment approval process associated with an account of the user. the payment approval process is completed before the user seeks to pass through the access point. the server is configured to, based at least in part on the indication of authentication and success of the payment approval process, provide to the access point an electronic token indicating that the user, bearing the portable electronic device, is to be allowed to pass through the access point into the controlled access area and the access point is configured to allow the user, bearing the portable electronic device, to pass through the access point into the controlled access area, based at least in part on the electronic token.[0007] aspects of the disclosure contemplate the method(s) performed by one or more entities herein, as well as facilitating of one or more method steps by the same or different entities. as used herein, "facilitating" an action includes performing the action, making the action easier, helping to carry the action out, or causing the action to be performed. thus, by way of example and not limitation, instructions executing on one processor might facilitate an action carried out by instructions executing on a remote processor, by sending appropriate data or commands to cause or aid the action to be performed. for the avoidance of doubt, where an actor facilitates an action by other than performing the action, the action is nevertheless performed by some entity or combination of entities.[0008] one or more embodiments of the disclosure or elements thereof can be implemented in the form of a computer program product including a tangible computer readable recordable storage medium with computer usable program code for performing the method steps indicated stored thereon in a non-transitory manner. furthermore, one or more embodiments of the disclosure or elements thereof can be implemented in the form of a system (or apparatus) including a memory and at least one processor that is coupled to the memory and operative to perform exemplary method steps. yet further, in another aspect, one or more embodiments of the disclosure or elements thereof can be implemented in the form of means for carrying out one or more of the method steps described herein the means can include (i) specialized hardware module(s), (ii) software module(s) stored in a non-transitory manner in a tangible computer-readable recordable storage medium (or multiple such media) and implemented on a hardware processor, or (iii) a combination of (i) and (ii) any of (i)-(iii) implement the specific techniques set forth herein. transmission medium(s) per se and disembodied signals per se are defined to be excluded from the claimed means.[0009] one or more embodiments of the disclosure can provide substantial beneficial technical effects, including: controlling access to a transit system or the like in a manner such that the transit operator is guaranteed payment without forming a time-consuming passenger queue at the transit access pointallows transit agencies to leverage consumer owned devices and standard communications protocols and networks to manage access to secure transit environmentspermits reliably identifying what person(s) have entered the transit system and their point(s) of entry and/or exit, thereby providing enhanced security and allowing the agency to augment monitoring and emergency management systems without significant additional investment in current systemsallows the transit agency to better manage adoption and use of newer consumer technologies by relying on widely deployed technology standards rather than proprietary systems, which will reduce cost and facilitate introduction of new services and solutionsunlike current systems that manage access to secure transit areas, which require extremely fast processing and/or decisioning (300 to 500 milliseconds), which in turn often forces the agency to compromise authentication and authorization processes in favor of transaction speed required to accommodate these high throughput environments, one or more embodiments minimize such limitations by moving the initiation of this process away from the transit gate and out to the limits of the wide area network in the transit facilityinitiating the process away from the gate allows the agency to provide a better patron experience by identifying whether there is an opportunity to provide early warning or guidance to the patron based on consumer preference or patterns (e.g., likelihood of taking a certain train that the agency knows is delayed) or knowledge of system conditions (e.g., crowded platform, broken escalator, malfunctioning gate, etc.).initiating the process away from the gate is also helpful when electronic wallets are used for payment since more time is available for deployment and use of the walletinitiating the process away from the gate is further helpful when risk-assessment type processing (alerts and controls) is to be employed (e.g., mastercard's "incontrol" product), since more time is available for such risk-assessment type processing.[0018] these and other features and advantages of the present disclosure will become apparent from the following detailed description of illustrative embodiments thereof, which is to be read in connection with the accompanying drawings. brief description of the

drawings [0019] fig. 1 shows an example of a system and various components thereof that can implement at least portions of at least some techniques of the disclosure[0020] fig. 2 depicts an exemplary inter-relationship between and among: (i) a payment network configured to facilitate transactions between multiple issuers and multiple acquirers, (ii) a plurality of users, (iii) a plurality of merchants, (iv) a plurality of acquirers, and (v) a plurality of issuers[0021] fig. 3 is a block diagram of an exemplary computer system useful in one or more embodiments of the disclosure[0022] fig. 4 is a block diagram of a "smart" phone or tablet computer configured in accordance with another aspect of the disclosure[0023] fig. 5 is a diagram of a railroad station with a system in accordance with an aspect of the disclosure[0024] fig. 6 is a flow chart of an exemplary method, in accordance with an aspect of the disclosure[0025] figs. 7 and 8 provide an exemplary detailed view of operation of a payment card network, in accordance with an aspect of the disclosure (Results 0)

Search [SP]: biometric solution enabling high throughput fare payments and system access a communications network places in data
12: communication an access point controlling access to a controlled access area a server and a medium-long range wireless communications transceiver. the transceiver detects presence of a portable electronic device outside the access point. the server obtains an indication that a user of the portable electronic device has been authenticated to the portable electronic device and initiates a payment approval process which is completed before the user seeks to pass through the access point. based at least in part on the authentication and success of the payment approval process, the server provides to the access point an electronic token indicating that the user, bearing the portable electronic device, is to be allowed to pass through the access point into the controlled access area. (Results 22)

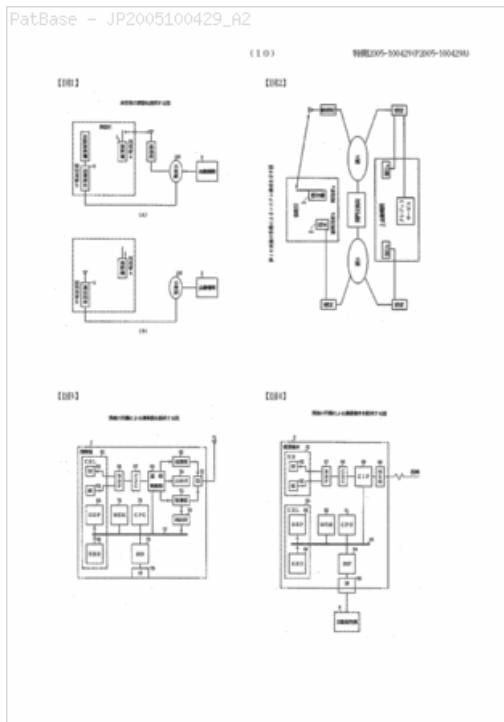
Title: PORTABLE DEVICE

Abstract: Source: JP2005100429A PROBLEM TO BE SOLVED: To provide a portable device, which enables a user to pay various charges via a user's portable device without requiring any infrastructure. SOLUTION: The portable device, which enables a transmitting user A, who pays a charge, to make a transaction with a receiving user B, who receives a transaction charge from the transmitting user A, by using the mobile terminal through a cash-less scheme, comprises: a data input unit for the receiving information of an identifier data for the receiving user B, which corresponds to an account data for the receiving user B; and a control unit, which specifies a transaction process between the transmitting user A and the receiving user B by using the portable device 1 having information of an identifier data for the transmitting user A as well as a transaction data, and also, at the same time, connects to a communication terminal 2 of the receiving user B based on the information of the identifier data for the receiving user B.

Classifications:

International (IPC 8-9): G06F19/00 G06Q10/00 G06Q20/00 G06Q20/02 G06Q20/10 G06Q20/16 G06Q20/26 G06Q20/32 G06Q40/00 G06Q40/02 G06Q40/04 G06Q50/00 G07D9/00 H04B7/26 H04Q7/38 H04W4/00 (Advanced/Invention); G06F19/00 G06Q10/00 G06Q20/00 G06Q40/00 G07D9/00 H04Q7/38 (Core/Invention)

International (IPC 1-7): G06F17/60 G06F19/00 G07D9/00 H04Q7/38

**Family:**

Publication number	Publication date	Application number	Application date
JP2005100429 A2	20050414	JP20040297730	20041012
JP9116960 A2	19970502	JP19950270227	19951018

Priority:

JP19950270227 19951018 JP20040297730 20041012

Probable Assignee: FUJITSU LTD

Assignee(s): (std): FUJITSU LTD

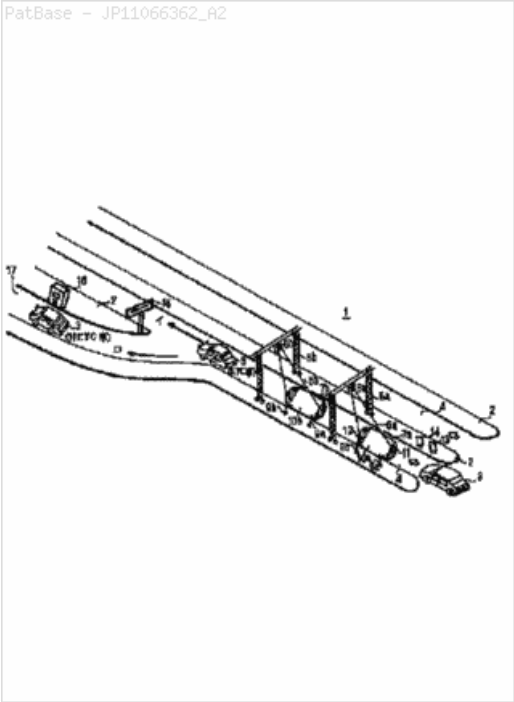
Assignee(s): FUJITSU LIMITED

Inventor(s): (std): UCHIJIMA MAKOTO ; INOUE TAKESHI

Title: AUTOMATIC NON-STOP TOLL COLLECTION SYSTEM

Abstract: Source: JP11066362A PROBLEM TO BE SOLVED: To effectively operate an automatic non-stop toll collection system by confirming an automatic toll collecting function on-vehicle equipment mounting (ETC) vehicle and a non-ETC vehicle corresponding to a response from the vehicle in respect to information transmission from a toll gate and performing respectively correspondent processing. SOLUTION: When a vehicle 3 arrives at a 1st communication area 7a of an entrance toll gate 1, the entrance toll gate 1 transmits an entrance toll gate ID and the time of arrival at the entrance toll gate through an antenna 8a to the vehicle 3. When there is a response to this information transmission from the vehicle 3, that vehicle 3 is discriminated as the ETC vehicle and when this vehicle 3 arrives at a 2nd communication area 7b, confirmed car type and number are transmitted through an antenna 8b to the vehicle 3. When there is no response, on the other hand, that vehicle 3 is discriminated as the non-ETC vehicle, an arrow showing a guide direction is displayed while being flickered on a guide lamp 15 installed ahead of the 2nd communication area 7b, for example, and the vehicle 3 is guided to a guide lane 17 where a pass issuing device 16 is installed.

Classifications:
International (IPC 8-9): B65G61/00 G06Q30/00 G06Q30/04 G06Q30/06 G06Q50/00 G06Q50/30 G07B15/00 G08G1/017 (Advanced/Invention); G08G1/017 (Advanced/Non-invention); B65G61/00 G06Q30/00 G06Q50/00 G07B15/00 G08G1/017 (Core/Invention); G08G1/017 (Core/Non-invention)
International (IPC 1-7): G06F17/60 G07B15/00 G08G1/017



Family:

Publication number	Publication date	Application number	Application date
JP11066362 A2	19990309	JP19970222140	19970819

Priority:

JP19970222140 19970819

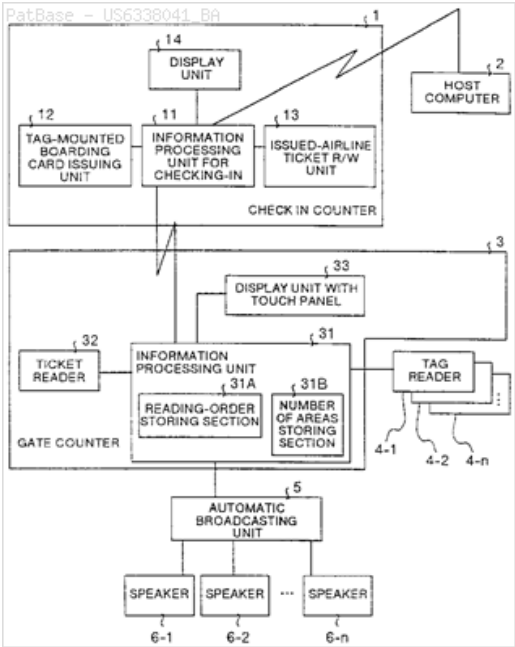
Probable Assignee: MITSUBISHI ELECTRIC CORP
Assignee(s): (std): MITSUBISHI ELECTRIC CORP
Assignee(s): MITSUBISHI DENKI KABUSHIKI KAISHA
Inventor(s): (std): GENMA AKIRA

Title: Passenger management system

Abstract: Source: US6338041B A passenger management system having a boarding processing system with a plurality of tag readers and speakers connected to an automatic broadcasting unit each located in a plurality of areas into which a premises of an airport is divided. If there is found a remarked boarding card with which the check-in has been completed at a checking counter but boarding has not been confirmed, the tag readers are successively actuated from a gate counter and an area among said plurality of areas in which said remarked boarding card is present is determined based on the signal received by said tag readers. In such a way, remarked boarding cards, namely not-boarded passengers are managed for each area.

Classifications:

International (IPC 8-9): G06K17/00 G06Q30/06 G06Q50/00 G06Q50/30 G07C9/00 (Advanced/Invention)
International (IPC 1-7): G06F19/00 G06K17/60 G08B26/00
CPC: G06K17/00 G06Q10/02 G07C9/00111
European: G06K17/00 G06Q10/02 G07C9/00B10
US: 340/505 705/5



Family:

Publication number	Publication date	Application number	Application date
JP2000011055 A2	20000114	JP19980173138	19980619
US6338041 BA	20020108	US19980182564	19981029

Priority:

JP19980173138 19980619

Probable Assignee: FUJITSU LTD

Assignee(s): (std): FUJITSU LTD

Assignee(s): FUJITSU FRONTECH LIMITED ; FUJITSU FRONTECH LTD ; FUJITSU LIMITED

Inventor(s): (std): KAWAMATA HIROSHI

Agent(s): SAKAI HIROAKI

Title: REAL-TIME CREDIT AUTHORIZATION IN E-COMMERCE

Abstract: Source: US2004236674A A method of real-time credit authorization for a plurality of e-commerce transactions. The method includes, in a credit authorization application running on a back-end business processing computer, receiving credit information related to a transaction provided by another computer having an e-commerce application. The method further includes opening an instance of a credit authorization module in the back-end system, processing the credit information in the module, and returning a credit authorization responsive to the credit information to the another computer system. The method may further include the receiving another instance of credit information related to a transaction, opening another instance of the credit authorization module in the back-end system, processing the another instance of credit information in the another module, and returning a credit authorization responsive to the another instance of credit information. The method is scalable and allows a plurality of instances of credit information to be processed simultaneously.

Classifications:

International (IPC 8-9): G06Q40/00 G06Q40/02 (Advanced/Invention);
G06Q40/00 (Core/Invention)

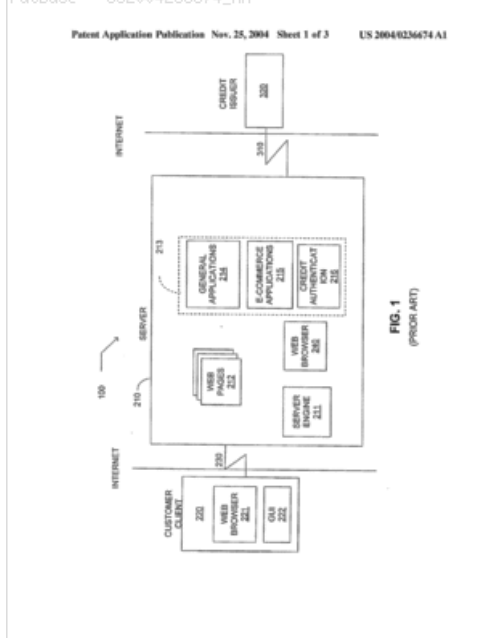
International (IPC 1-7): G06F17/60

CPC: G06Q40/02 G06Q40/025

European: G06F17/60D2 G06Q40/02 G06Q40/025

US: 705/38 705/38P

PatBase - US2004236674_AA

**Family:**

Publication number	Publication date	Application number	Application date
US2004236674 AA	20041125	US20030445139	20030523

Priority:

US20030445139 20030523

Probable Assignee: HEWLETT PACKARD DEVELOPMENT CO LP

Assignee(s): CHEN ALLEN ; HEWLETT PACKARD DEVELOPMENT CO ; HEWLETT PACKARD DEVELOPMENT CO LP ;
OBERDORFER ROLAND

Inventor(s): (std): CHEN ALLEN ; OBERDORFER ROLAND

Title: METHOD AND SYSTEM FOR USING CONTACTLESS PAYMENT CARDS IN A TRANSIT SYSTEM

Abstract: Source: US2008156873A An automatic fare collection solution for a transit system exploits the use of smart payment cards (e.g., MasterCard's PayPass cards) by the commercial payment card industry. The smart payment cards that are issued by commercial card issuers and banks to customers conform to a common or open industry standard such as the ISO 14443 standard for contactless payment cards. A cardholder seeking access to transit services presents his or her smart card to an RFID-enabled card reader at a transit system entrance. The cardholder is granted quick access unless his or her smart card is list of "hot" cards (i.e., lost or stolen, expired or delinquent cards). A card transaction record is prepared and communicated from the card reader to a transit payment platform. The transit payment platform is linked by conventional payment-by-card electronic networks to card issuers and banks for authorization, clearing and settlement of the card transaction.

Classifications:

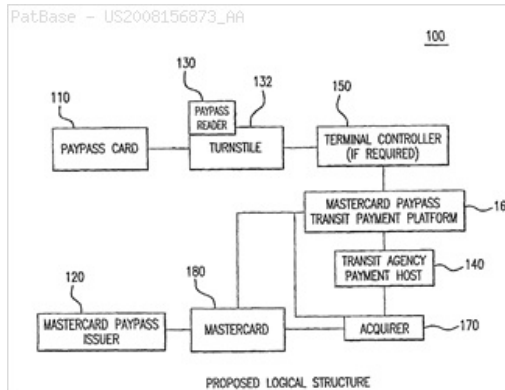
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G06Q20/30 G06Q20/34 G06Q40/00 G06Q50/30 G07B15/00
G07B15/02 G07G1/12 H04N7/16 (Advanced/Invention);
G06Q40/00 G07G1/12 H04N7/16 (Core/Invention);
G06Q G07G H04N (Subclass/Invention)

International (IPC 1-7): G06Q40/00 H04N7/16

CPC: G06Q20/352 G06Q20/405 G07B15/00

European: G07B15/00

US: 235/384 235/384P

**Family:**

Publication number	Publication date	Application number	Application date
AU2006247449 AA	20061123	AU20060247449	20060516
AU2012203879 AA	20120719	AU20120203879	20120704
CA2608707 AA	20071114	CA20062608707	20060516
CN101208719 A	20080625	CN200680022821	20060516
EP1913545 A2	20080423	EP20060770382	20060516
EP1913545 A4	20100728	EP20060770382	20060516
HK1116894 A3	20090102	HK20080106811	20080619
IN02042MN2007 A	20080208	IN2007MN02042	20071203
IN276484 B	20161028	IN2007MN02042	20071203
JP2008541303 T2	20081120	JP20080512414T	20060516
KR20080014035 A	20080213	KR20077029155	20060516
RU2007146708 A	20090627	RU20070146708	20060516
RU2421812 C2	20110620	RU20070146708	20060516
US2008156873 AA	20080703	US20070940443	20071115
WO06124808 A2	20061123	WO2006US18787	20060516
WO06124808 A3	20070531	WO2006US18787	20060516
ZA200710045 A	20081029	ZA20070010045	20071121

Priority:

AU20060247449	20060516	AU20120203879	20120704	US20050681513P	20050516
US20050717626P	20050916	US20050681513	20050516	US20070940443	20071115
WO2006US18787	20060516				

Probable Assignee: MASTERCARD INT INC

Assignee(s): (std): GLUCK ADAM ; MASTERCARD INT INC ; MASTERKARD INTERNEHSHNL INKORPOREJTED ; STEELY OLIVER ; WILHELM BURT A

Inventor(s): (std): GLUCK ADAM ; OLIVER STEELY ; STEELY OLIVER ; WILHELM BURT A ; UILKHELM BERT A ; STILI OLIVER ; GLAK ADAM ; ADAM GLUCK

Inventor(s): BURT A WILHELM

Agent(s): FREEHILLS PATENT AND TRADE MARK ATTORNEYS; FREEHILLS PATENT ATTORNEYS; HERBERT SMITH FREEHILLS; FPA PATENT ATTORNEYS PTY LTD; RIDOUT AND MAYBEE LLP; LJUNGBERG ROBERT; SUGIMURA KOSAKU; BAKER BOTTS LLP

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

Title: ELECTRONIC OR AUTOMATIC IDENTIFICATION METHOD TO REMOTELY MANAGE A LOCK OR ACCESS POINT TO A SECURE DISTRIBUTION RECEPTACLE, VIA THE INTERNET OR WIRELESS COMMUNICATION NETWORK

Abstract: Source: US2007247276A A secure delivery appliance with a locking mechanism that is electronically managed or hosted at a remote central location via the Internet or wireless communication network with conditional code validations. Remote management Portal software resides on host computer servers, which are in turn accessed and managed by user members through a common browser interface via the Internet or a wireless communication network via a wireless mobile device. The remote host portal software provides a variety of robust options for the user of the local access point, to program multiple access codes with varying conditions of time, date and use occurrence limitations. Additionally, the host software provides information, distributes codes, tracks and reports usage events at the respective local access points. The host interfaces with each unique local electronic locking mechanism at the respective local access location either via a web enabled device or a common PC based Internet browser or wireless mobile device.

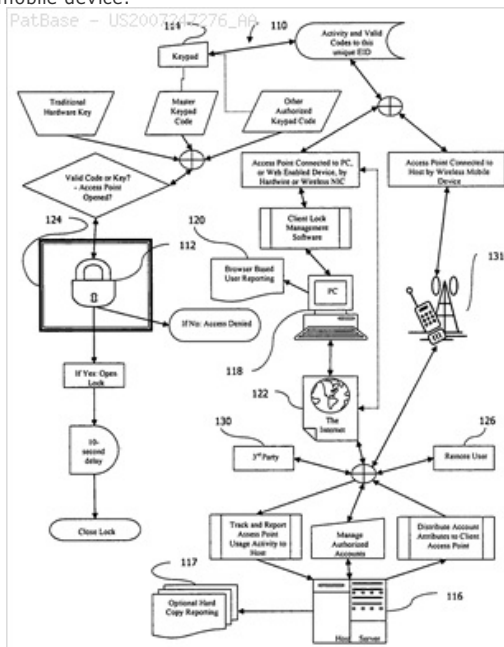
Classifications:

International (IPC 8-9): G05B19/00 G06F15/16 G06K9/00 G07C9/00 G07F17/12 H04L9/14 (Advanced/Invention); G05B19/00 G06F15/16 G06K9/00 G07C9/00 G07F17/10 H04L9/14 (Core/Invention)

CPC: G07C9/00087 G07C9/00103 G07C9/00912 G07C9/00571 G07C9/00896 G07C2011/02 G07C2209/08 G07F17/34 G07C9/0069 G07C9/00817 G07F17/12

European: G07C9/00B6D4 G07C9/00B8 G07C9/00C2B G07C9/00E20 G07C9/00E7 G07F17/12 G07F17/34 S07C11/02 S07C209/08 S07C9/00E20C

US: 340/5.2 340/5.200P 709/203



Family:

Publication number	Publication date	Application number	Application date
US2007247276 AA	20071025	US20070703576	20070207
US2007247277 AA	20071025	US20070711293	20070227
US2007266081 AA	20071115	US20060409606	20060424
WO07123554 A1	20071101	WO2006US20850	20060526
WO08097506 A2	20080814	WO2008US01447	20080204
WO08097506 A3	20090129	WO2008US01447	20080204
WO08105991 A1	20080904	WO2008US01448	20080204

Priority:

US20060114096 20060424 US20060409606 20060424 US20070703576 20070207
US20070711293 20070227

Probable Assignee: PERRYMAN WC

Assignee(s): (std): MURCHISON KENNETH ; MURCHISON KENNETH III ; PERRYMAN CHIP W C III ; PERRYMAN W C CHIP ; PERRYMAN W C CHIP III ; PERRYMAN W C C III

Assignee(s): PERRYMAN WC ; PERRYMAN W C ; PERRYMAN CHIP W

Inventor(s): (std): MURCHISON KENNETH III ; PERRYMAN W C C III ; PERRYMAN W C CHIP III ; PERRYMAN W C CHIP ; PERRYMAN CHIP W C III ; MURCHISON KENNETH

Inventor(s): PERRYMAN CHIP W ; PERRYMAN W C ; PERRYMAN W C C III ; PERRYMAN WC CHIP ; PERRYMAN WC

Agent(s): JACKSON WALKER LLP; KLINGER ROBERT C

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 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 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: LEARNING FARE COLLECTION SYSTEM FOR MASS TRANSIT

Abstract: Source: US2008135612A An implementation of a system and method for regulating entry in a transit system using information from a bankcard, such as a credit card or debit card is provided.

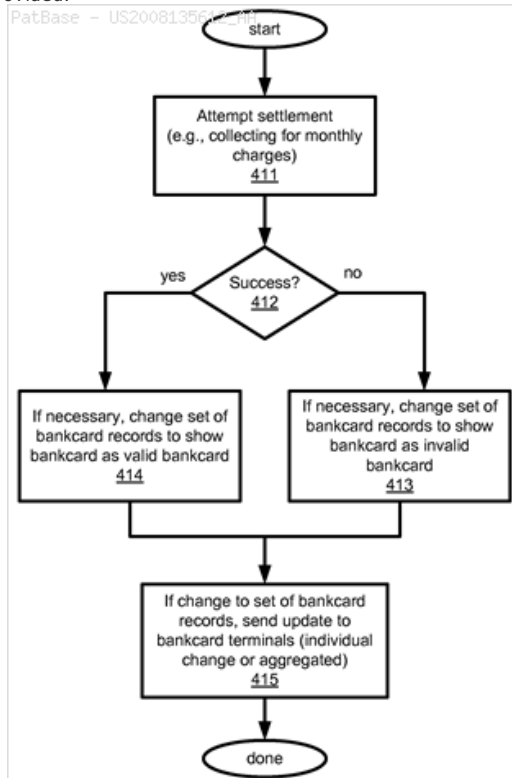
Classifications:

International (IPC 8-9): G06F17/00 G06K5/00 G06K7/01 G06K7/08 G06Q20/04 G06Q20/06 G06Q20/14 G06Q20/18 G06Q20/22 G06Q20/34 G06Q20/40 G06Q40/02 G06Q50/00 G06Q50/30 G07B15/00 G07B15/02 G07C9/00 G07F19/00 (Advanced/Invention); G06Q20/00 (Advanced/Non-invention); G06K5/00 (Core/Invention)

CPC: G06Q20/20 G06Q30/0224 G06Q20/204 G06Q20/34 G06Q20/409 G07C9/00103 G07B15/00 G06Q20/04 G06Q20/0655 G06Q20/0658 G06Q20/14 G06Q20/18 G06Q20/29 G06Q20/4037 G06Q40/02 G07F19/20 G06Q20/401 G06K7/087 G06Q2240/00

European: G06Q20/04 G06Q20/0655 G06Q20/0658 G06Q20/14 G06Q20/18 G06Q20/20 G06Q20/204 G06Q20/29 G06Q20/4037 G06Q30/0224 G06Q40/02 G07B15/00 G07F19/00F G07F19/20

US: 1/1 235/375 235/379 235/380 235/380S 235/382 235/382.5 235/382P 235/384 235/451 235/482 235/482S 235/487 235/492 705/13 705/13P 705/14 705/14.25 705/17 705/17S 705/44



Family:

Publication number	Publication date	Application number	Application date
US2008135612 AA	20080612	US20070838499	20070814
US2008140516 AA	20080612	US20070668456	20070129
US2009283591 AA	20091119	US20090511037	20090728
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US2017091754 AA	20170330	US20160379139	20161214
US7566003 BB	20090728	US20070838499	20070814
US7568617 BB	20090804	US20070668456	20070129
US8281990 BB	20121009	US20090511037	20090728
US8505816 BB	20130813	US20120646544	20121005
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US8763902 BB	20140701	US20120469065	20120510
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Priority:

US20060869112P	20061207	US20070668456	20070129	US20110484219P	20110510
US20120469065	20120510	US20090511037	20090728	US20070838499	20070814
US20120646544	20121005	US20130961625	20130807	US20140195537	20140303
US20140316552	20140626	US20160379139	20161214		

Probable Assignee: SMART SYSTEMS INNOVATIONS LLC

Assignee(s): (std): SILBERNAGL MARTIN FRIEDRICH LUDWIG ; SMART SYSTEMS INNOVATIONS LLC ; SPECIALTY ACQUIRER LLC

Inventor(s): (std): SILBERNAGL MARTIN FRIEDRICH LUDWIG ; SMART SYSTEMS INNOVATIONS LLC ; SILBERNAGL MARTIN FRIEDRICH LU ; POLISH NATHANIEL

Agent(s): SILICON VALLEY PATENT GROUP LLP ATTN BRYAN H WYMAN; SILICON VALLEY PATENT GROUP LLP

Title: AUTHENTICATION METHODS FOR USE IN FINANCIAL TRANSACTIONS AND INFORMATION BANKING

Abstract: Source: US2009152343A A method for conducting a financial transaction can be used by a person using a mobile device to conduct the transaction. The mobile device receives information related to the person that can be used for authentication purposes, such as a PIN or biometric data. The mobile device then authenticates the person by verifying the information received. If the person is authenticated, the transaction is completed using the mobile device, and if the person is not authenticated, the transaction is prevented.

Classifications:

International (IPC 8-9): G06F17/30 G06F17/60 G06K5/00

G06Q10/00 G06Q20/00 G06Q30/00 G06Q40/00

G06Q90/00 (Advanced/Invention);

G06F17/30 G06Q10/00 G06Q20/00 G06Q30/00 G06Q40/00

G06Q90/00 (Core/Invention)

CPC: G06Q20/40 G06Q10/0633 G06Q10/0637 G06Q20/02

G06Q20/20 G06Q20/202 G06Q20/204 G06Q20/32 G06Q20/322

G06Q20/3674 G06Q20/3829 G06Q20/42 G06Q20/425 G06Q30/0601

G06Q30/08 G06Q40/00 G06Q50/188 G06Q99/00

European: G06Q10/0633 G06Q10/0637 G06Q20/02 G06Q20/20

G06Q20/202 G06Q20/204 G06Q20/32 G06Q20/322 G06Q20/3674

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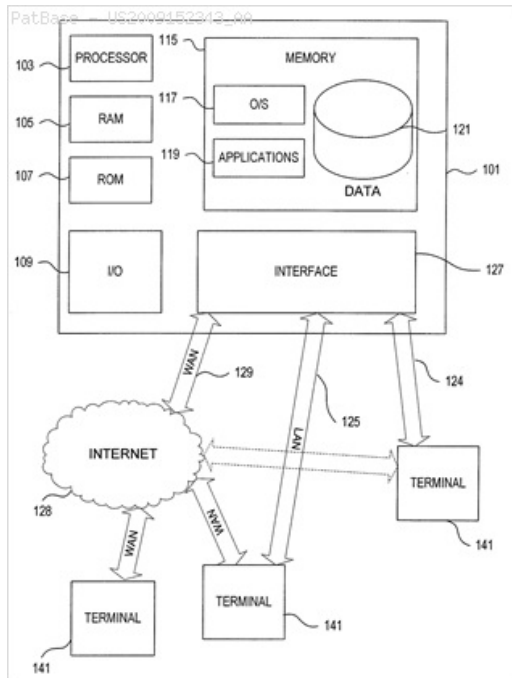
US: 235/379 235/379P 235/380 235/380S 705/10 705/10S 705/14

705/16 705/16P 705/17 705/21 705/26.1 705/26.100S 705/26.3

705/35 705/35S 705/44 705/44S 705/500 705/500S 705/67 705/7

705/7.27 705/7.270P 705/7.36 705/7.360S 705/71 705/7P 705/80

705/80P



Family:

Publication number	Publication date	Application number	Application date
US2009152343 AA	20090618	US20080173720	20080715
US2009157454 AA	20090618	US20080173729	20080715
US2009157560 AA	20090618	US20080173738	20080715
US2011313872 AA	20111222	US20110219183	20110826
US8028896 BB	20111004	US20080173720	20080715
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WO09079394 A1	20090625	WO2008US86650	20081212
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Priority:

US20070013915P 20071214 US20080173720 20080715 US20080173729 20080715
US20080173738 20080715 US20110219183 20110826

Probable Assignee: BANK OF AMERICA CORP

Assignee(s): (std): CARTER SAMUEL JEFF ; GARCIA RAY ; JOA DAVID ; JOFFE DAVID ; OBRADOVIC ZORAN ; MERTZ JOHN ; SCHUMACHER HANS ; BANK OF AMERICA

Assignee(s): BANK OF AMERICA CORP

Inventor(s): (std): CARTER SAMUEL JEFF ; GARCIA RAY ; JOFFE DAVID ; OBRADOVIC ZORAN ; MERTZ JOHN ; JOA DAVID ; SCHUMACHER HANS

Agent(s): BANNER AND WITCOFF LTD ATTORNEYS FOR CLIENT NUMBER 007131; BANNER AND WITCOFF LTD; MICHAEL A; SCHLENZ GREGORY G 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 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 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 ST SV SY SZ TD TG TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Title: METHOD OF MANAGING ASSET ASSOCIATED WITH WORK ORDER OR ELEMENT ASSOCIATED WITH ASSET, AND SYSTEM AND COMPUTER PROGRAM FOR THE SAME

Abstract: Source: US2012095926A A method, system and computer program of managing an access right to at least one asset associated with at least one digital work order, or to at least one element associated with the asset, and provides a system and a computer program for the same. The method includes the steps of: loading a security policy associated with the work order, the asset, or the element; starting to monitor location information of the asset or the element and a moving object, or a elapsed time of the moving object at the location; and issuing an event for managing the asset, the element or the moving object in response to the start of the work order or in response to the fact that the loaded security policy is violated by any of the locations, a change in the location, or the elapsed time at the location obtained by the monitoring.

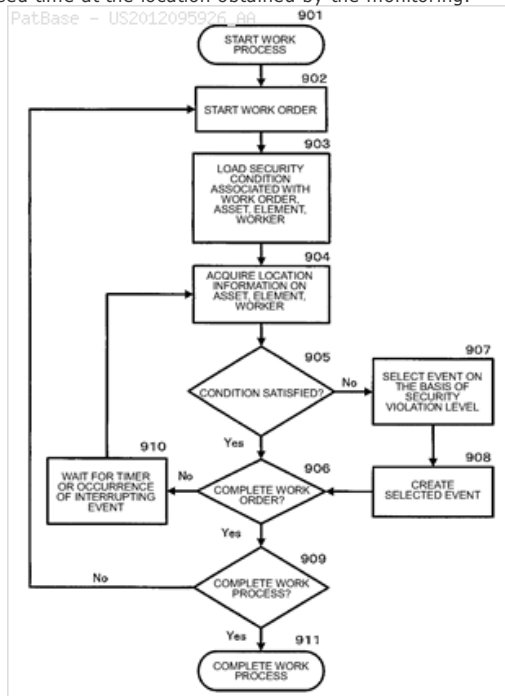
Classifications:

International (IPC 8-9): G06F21/00 G06Q10/06 G06Q50/16
G08B25/00 G08B25/04 (Advanced/Invention)

CPC: G06Q10/06 G07C9/00031 G07C9/00134 G06Q10/103

European: G06Q10/103

US: 705/301 705/301P 726/1



Family:

Publication number	Publication date	Application number	Application date
JP2012078995 A2	20120419	JP20100222375	20100930
JP5511615 B2	20140604	JP20100222375	20100930
US2012095926 AA	20120419	US20110238404	20110921
US2012297445 AA	20121122	US20120565002	20120802

Priority:

JP20100222375 20100930 US20110238404 20110921 US20120565002 20120802

Probable Assignee: IBM

Assignee(s): (std) IBM ; NISHIMURA YASUTAKA ; OHKADO AKIRA ; OGURA TAKASHI ; TSUMURA TADASHI

Assignee(s): INT BUSINESS MACHINES CORP ; INT BUSINESS MASCHINES CORP ; INTERNATL BUSINESS MACH CORP ; INTERNATL BUSINESS MACH CORP IBM

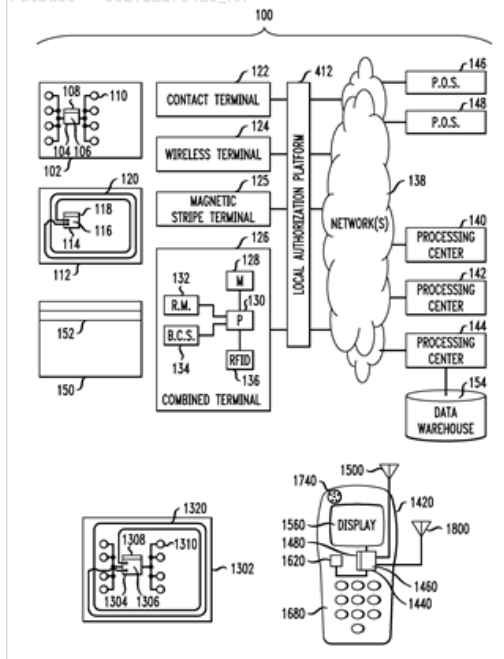
Inventor(s): (std) DAIMON AKIRA ; NISHIMURA YASUTAKA ; OGURA TAKASHI ; OHKADO AKIRA ; TSUMURA TADASHI

Title: LOCAL MANAGEMENT OF PAYMENT TRANSACTIONS

Abstract: Source: US2012173423A It is determined whether a payment device has come into association with a special spending environment. If so, an authorization and guarantee for a predetermined amount of funds to cover multiple transactions within the special spending environment is requested from an issuer of the payment device. If successful, a balance, based on the predetermined amount of funds, is established on a local authorization platform that is associated with the special spending environment and that is separate from the issuer of the payment device. A series of purchases with the payment device, within the special spending environment, is tracked. For each given purchase of the series of purchases, the balance is adjusted to reflect the value of the given purchase. At some point, it is determined that the series of purchases is ended. An additional step includes, subsequent to determining that the series of purchases is ended, communicating with the issuer to request payment as to only that portion of the predetermined amount of funds actually spent in the series of purchases. A further step includes facilitating an immediate release of the guarantee as to that portion of the predetermined amount of funds not actually spent in the series of purchases. The immediate release is subsequent to determining that the series of purchases is ended. A special callback command to summon back funds is also contemplated.

Classifications:**International (IPC 8-9):** G06Q20/00 G06Q40/00 (Advanced/Invention)**CPC:** G06Q20/40 G06Q20/3223**European:** G06Q20/3223 G06Q20/40**US:** 705/44 705/44P

PatBase - US2012173423_AA

**Family:**

Publication number	Publication date	Application number	Application date
EP2659444 A2	20131106	EP20110852993	20111229
EP2659444 A4	20170104	EP20110852993	20111229
US2012173423 AA	20120705	US20100982951	20101231
WO12092450 A2	20120705	WO2011US67766	20111229
WO12092450 A3	20140410	WO2011US67766	20111229

Priority:

US20100982951 20101231 WO2011US67766 20111229

Probable Assignee: MASTERCARD INT INC**Assignee(s):** (std): BURDETT RICHARD ; MASTERCARD INT INC ; TANNER COLIN**Inventor(s):** (std): BURDETT RICHARD ; TANNER COLIN**Agent(s):** WILLIAMS DAVID JOHN; OTTERSTEDT PAUL J 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: APPARATUS, SYSTEM, AND METHOD FOR TOLL PAYMENT VIA SMART PHONE

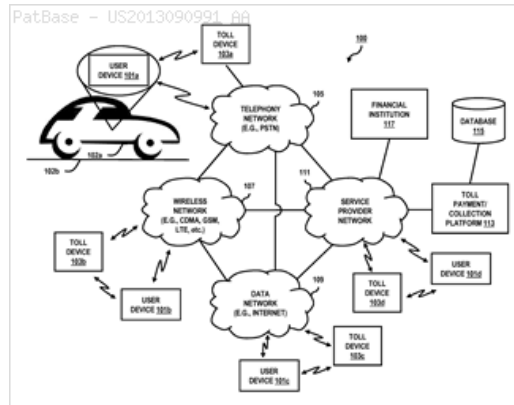
Abstract: Source: US2013090991A An approach is provided for providing a toll payment apparatus, system, and method via smart device. A determination is made, on a user device, regarding proximity of the user device to a toll collection location, and payment of a toll is provided using the user device when the user device is within a predetermined distance of the toll collection location.

Classifications:

International (IPC 8-9): G07B15/00 (Advanced/Invention)

CPC: G07B15/063

US: 705/13



Family:

Publication number	Publication date	Application number	Application date
US2013090991 AA	20130411	US20110253135	20111005

Priority:

US20110253135 20111005

Probable Assignee: VERIZON PATENT AND LICENSING INC

Assignee(s): (std): UNDERWOOD ROSA M ; VERIZON PATENT AND LICENSING INC

Inventor(s): (std): UNDERWOOD ROSA M

Title: APPARATUS AND METHOD FOR MANAGING ACCESS TO A RESOURCE

Abstract: Source: US2014304015A There is provided a resource access management system for managing user access to a resource having a number of resource slots, wherein each resource slot can be used by a user. The resource access management system comprises a standard access configured to allow users to access the resource, and a queue-less access configured to allow users that have a valid authorisation to access the resource. The resource access management system is configured, for each occurrence of the resource, to make a portion of the resource slots available for allocation to users that access the resource using the queue-less access, to make at least the remaining resource slots available for use by users that access the resource using the standard access, and to ensure that a number of authorisations issued for an occurrence of the resource does not exceed the number of allocable resource slots.

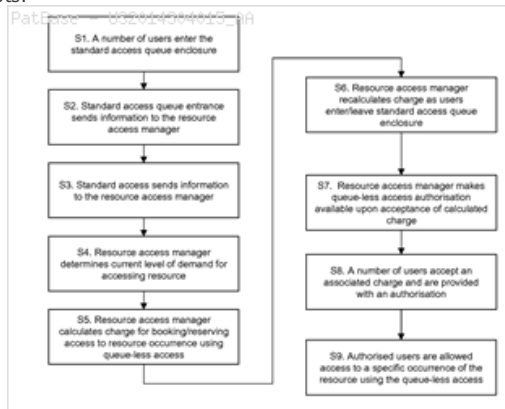
Classifications:

International (IPC 8-9): G06Q10/02 G07C11/00 (Advanced/Invention)

CPC: G07C9/00103 G07C2011/04 G06Q10/02 G07C11/00

G07C2011/02

US: 705/5



Family:

Publication number	Publication date	Application number	Application date
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GB2509474 A1	20140702	GB20140008116	20121029
GB2509474 B2	20160413	GB20140008116	20121029
US2014304015 AA	20141009	US20120356009	20121029
WO13064463 A1	20130510	WO2012EP71392	20121029

Priority:

US2011055537P 20111104

US20120356009 20121029

US20120614117P 20120322

WO2012EP71392 20121029

Probable Assignee: JEFF MCMANUS LTD

Assignee(s): (std): JEFF MCMANUS ; JEFF MCMANUS LTD ; MCMANUS JEFF

Inventor(s): (std): MCMANUS JEFF ; JEFF MCMANUS

Agent(s): MITCHELL MATTHEW

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 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 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, METHODS, AND COMPUTER READABLE MEDIA FOR CONDUCTING A TRANSACTION USING CLOUD BASED CREDENTIALS

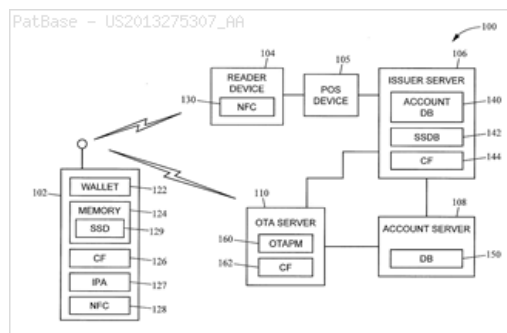
Abstract: Source: US2013275307A A method for conducting an electronic transaction that includes initiating an electronic transaction between a mobile device and a POS reader device and applying at least a user identifier that is associated with a user of the mobile device and shared secret data as inputs to a cryptographic function in the mobile device. The method further includes inserting the output of the cryptographic function into legacy transaction formatted data, wirelessly providing the legacy transaction formatted data to the POS reader device via the electronic transaction, forwarding the legacy transaction formatted data to the issuer server, and processing, at the issuer server, the legacy transaction formatted data to verify the user identifier and request authorization for the electronic transaction. The method also includes sending a notification message to the POS reader device that indicates that the electronic transaction is authorized and conducting the electronic transaction upon receipt of the notification message.

Classifications:

International (IPC 8-9): G06Q20/20 G06Q20/32 G06Q20/36 G06Q20/38 G06Q20/40 (Advanced/Invention)

CPC: G06Q20/40 G06Q20/3278 G06Q20/363 G06Q20/385 G06Q20/204 H04W12/08

US: 705/64



Family:

Publication number	Publication date	Application number	Application date
EP2836971 A1	20150218	EP20130776039	20130415
EP2836971 A4	20151125	EP20130776039	20130415
EP2836971 B1	20171213	EP20130776039	20130415
US2013275307 AA	20131017	US20130862968	20130415
WO13155536 A1	20131017	WO2013US36665	20130415

Priority:

US20120624127P 20120413

US20130862968 20130415

WO2013US36665 20130415

Probable Assignee: MASTERCARD INT INC

Assignee(s): (std): KHAN MOHAMMAD ; MASTERCARD INT INC

Inventor(s): (std): KHAN MOHAMMAD

Agent(s): DE ZEEUW JOHAN DIEDERICK; MURGITROYD AND CO; HUNT GREGORY A

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 PA 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: SYSTEMS AND METHODS FOR BIOMETRIC AUTHENTICATION OF FINANCIAL TRANSACTIONS

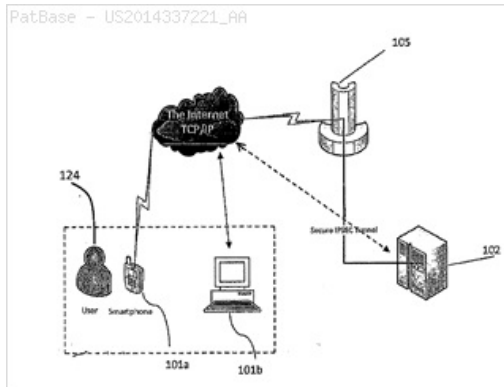
Abstract: Source: US2014337221A Systems and methods are provided for authorizing a user in connection with a transaction at a transaction terminal. The systems and methods described herein enable a series of operations whereby a user using a mobile device can capture a code that uniquely identifies a transaction terminal. In addition the mobile device can also capture a user's biometrics, generate a biometric identifier and biometrically verify the user's identity by comparing the biometric identifier to a previously generated biometric identifier. If the user is biometrically authenticated the mobile device can generate a transaction request including, a user identifier, a mobile device identifier, and the transaction terminal code and transmit the transaction request to a system server. Based on the transaction request, the system server can further authenticate the user and/or approve the requested transaction. If the user is authenticated, the system server can instruct the terminal to advance the financial transaction.

Classifications:

International (IPC 8-9): G06F1/00 G06F17/30 G06F21/00 G06F21/31 G06F21/32 G06F21/33 G06F21/34 G06F21/35 G06F21/62 G06K19/07 G06K19/073 G06K9/00 G06K9/46 G06Q20/00 G06Q20/02 G06Q20/10 G06Q20/32 G06Q20/34 G06Q20/38 G06Q20/40 G06T7/00 G07F19/00 H04L H04L12/22 H04L29/06 H04L29/08 H04L9/06 H04L9/32 H04M1/00 H04N7/18 H04W12/06 H4L29/06 H4M1/00 (Advanced/Invention); H04L29/08 (Advanced/Non-invention); H04M (Subclass/Invention)

CPC: G06F21/34 G06Q20/3276 G07F19/20 H04L63/10 G06Q20/40145 H04W12/06 G06Q20/3821 G06Q20/3829 G06Q20/32 G06Q2220/00 H04N7/183 G06K9/00268 H04L67/306 H04L63/0435 H04L63/0861 H04L63/105 G06K9/00228 G06K9/46 G06Q20/327 G06K9/00906 G06K9/0061 H04L9/3213 G06Q20/1085 G06F17/30864 H04L63/0853 G06T7/73 H04L63/0823 G06F21/335 G06F2221/2115 G06F2221/2117 G06F21/45 G06F21/32 G06F21/35 G06F21/6218 H04L63/0428 H04L63/0815 H04L63/102 H04L67/06 G06F21/33 H04L9/3231 H04L9/3263 G09C5/00

US: 1/1 705/44 705/72 705/75 713/156 713/168 713/186 726/10 726/4 726/5 726/7

**Family:**

Publication number	Publication date	Application number	Application date
AU2014265558 AA	20141120	AU20140265558	20140513
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CA2935688 AA	20160630	CA20142935688	20141231
CN105453524 A	20160330	CN201480024333	20140513
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EP2997719 A1	20160323	EP20140797820	20140513
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JP2016526211 T2	20160901	JP20160514036T	20140513
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KR20160006772 A	20160119	KR20157035095	20140513
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US2014337949 AA	20141113	US20140201499	20140307
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US2015188912 AA	20150702	US20150638787	20150304
US2015195288 AA	20150709	US20150668352	20150325
US2016019539 AA	20160121	US20150813744	20150730
US2016057138 AA	20160225	US20150836446	20150826
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Priority:

US20120622438P	20120410	US20130622438P	20131231	US20130822746P	20130513
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US20140041964P	20140826	US20140064297P	20141015	US20140201438	20140307
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WO2014US37871	20140513	WO2014US72985	20141231	US20160995769	20160114
US20160243411	20160822	US20160258800	20160907		

Probable Assignee: VERIDIUM IP LTD

Assignee(s): (std): HOYOS LABS CORP ; STREIT SCOTT ; HOYOS LABS IP LTD ; VERIDIUM IP LTD

Assignee(s): XIAO GEOFFREY ; MATHER JONATHAN FRANCIS ; BRAVERMAN JASON ; HOYO LABS IP LTD ; HOYOS HECTOR

Inventor(s): (std): HOYOS HECTOR ; XIAN GEOFFREY ; XIAO GEOFFREY ; STREIT SCOTT ; OTHMAN ASEM ; MATHER JONATHAN FRANCIS ; DUMITRAN LONUT ; DUMITRAN IONUT ; BRAVERMAN JASON ; WOOD THOMAS

Agent(s): AJ PARK; BALDWINS INTELLECTUAL PROPERTY; RIDOUT AND MAYBEE LLP; VO; HOCKING ADRIAN NIAL; LEASON ELLIS LLP; GABATHULER HENRY ET AL; FELBER JOEL J 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 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: FARE COLLECTION USING WIRELESS BEACONS

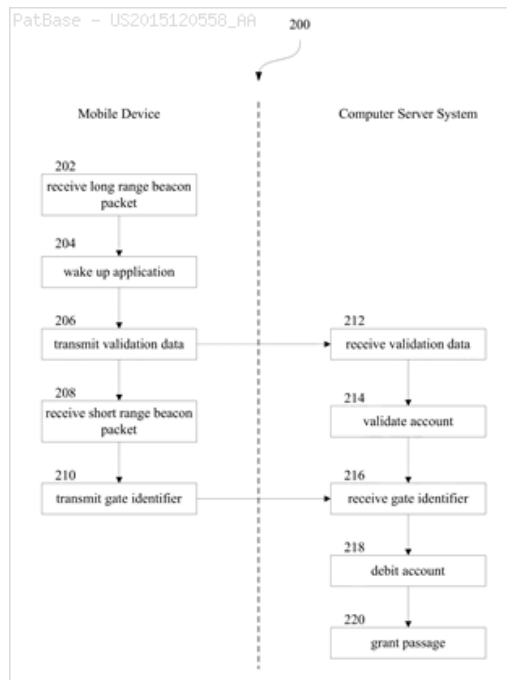
Abstract: Source: US2015120558A Systems and techniques are presented for processing a user through a paid entry gate using a mobile device. The mobile device receives a beacon packet from a first wireless beacon and wakes up an application. The application transmits validation data to a computer server system and the computer server system validates an account of the user. The mobile device receives a beacon packet including a gate identifier that is a unique identification of the paid entry gate from a second wireless beacon and transmits the gate identifier to the computer server system. The computer server system receives the gate identifier, debits the account of the user, and transmits a signal to a gate entry device associated with the gate identifier to grant the user passage through the paid entry gate.

Classifications:

International (IPC 8-9): G06Q20/32 G06Q20/40 G06Q40/02
G07B15/00 G07C9/00 (Advanced/Invention)

CPC: G07B15/00 G06Q20/327 G06Q20/40 G07C9/00571
G07C2009/00373 G07C2009/00769

US: 1/1 705/39 705/44



Family:

Publication number	Publication date	Application number	Application date
AU2014342341 AA	20150507	AU20140342341	20141029
CA2926474 AA	20160404	CA20142926474	20141029
EP3063742 A1	20160907	EP20140802248	20141029
US2015120558 AA	20150430	US20140526963	20141029
US9317976 BB	20160419	US20140526963	20141029
WO15066191 A1	20150507	WO2014US62918	20141029

Priority:

US20130897002P 20131029 US20140526963 20141029 WO2014US62918 20141029

Probable Assignee: CUBIC CORP

Assignee(s): (std): CUBIC CORP

Assignee(s): MISTRY PRADIP ; MONK PAUL ; ANDREWS DAVID

Inventor(s): (std): ANDREWS DAVID ; MISTRY PRADIP ; MONK PAUL

Agent(s): PIZZEYS PATENT AND TRADE MARK ATTORNEYS PTY LTD; SMART AND BIGGAR; GILL JENNINGS AND EVERY LLP; KILPATRICK TOWNSEND AND STOCKTON LLP; MCMILLAN SCOTT L 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 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: BIOMETRIC SOLUTION ENABLING HIGH THROUGHPUT FARE PAYMENTS AND SYSTEM ACCESS

Abstract: Source: US2015227923A A communications network places in data communication an access point controlling access to a controlled access area; a server; and a medium-long range wireless communications transceiver. The transceiver detects presence of a portable electronic device outside the access point. The server obtains an indication that a user of the portable electronic device has been authenticated to the portable electronic device and initiates a payment approval process which is completed before the user seeks to pass through the access point. Based at least in part on the authentication and success of the payment approval process, the server provides to the access point an electronic token indicating that the user, bearing the portable electronic device, is to be allowed to pass through the access point into the controlled access area.

Classifications:

International (IPC 8-9): G06K19/07 G06Q20/06 G06Q20/08

G06Q20/30 G06Q20/32 G06Q20/36 G06Q20/40 G06Q40/00

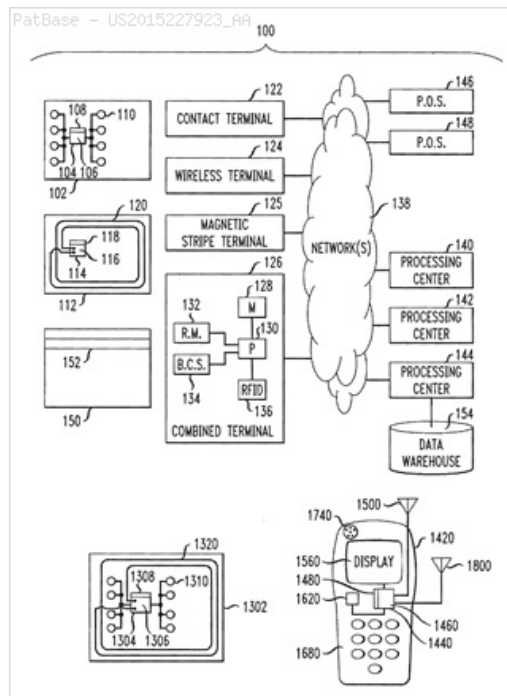
G06Q50/30 G07C9/00 G07C9/02 (Advanced/Invention)

CPC: G06Q20/3674 G06Q20/401 G07C9/00007 G07C9/00087

G07C9/025 G06Q20/40145 G06K19/07 G06Q20/085 G06Q20/325

G06Q20/385 G06Q20/403 G06Q50/30

US: 705/67



Family:

Publication number	Publication date	Application number	Application date
AU2015217165 AA	20150820	AU20150217165	20150212
AU2015217165 BB	20180118	AU20150217165	20150212
CA2939377 AA	20160810	CA20152939377	20150212
CN106104619 A	20161109	CN201580013771	20150212
CO20160001754 A2	20161230	CO20160001754	20160909
EP3105733 A1	20161221	EP20150748552	20150212
EP3105733 A4	20170726	EP20150748552	20150212
JP2017509061 T2	20170330	JP20160551847T	20150212
KR20160122767 A	20161024	KR20167024741	20150212
NZ723127 A	20170728	NZ20150723127	20150212
SG11201606589Y A1	20160929	SG20161106589	20150212
US2015227923 AA	20150813	US20150619741	20150211
WO15123378 A1	20150820	WO2015US15546	20150212

Priority:

US20140939132P 20140212

US20150619741 20150211

WO2015US15546 20150212

Probable Assignee: MASTERCARD INT INC

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

Assignee(s): SYED SALMAN H ; KUTSCH MICHAEL V ; LULIC MARK

Inventor(s): (std): KUTSCH MICHAEL V ; LULIC MARK ; MARK LULIC ; MICHAEL V KUTSCH ; SALMAN H SYED ; SYED SALMAN H

Inventor(s): MICHAEL KUTSCH V

Agent(s): DAVIES COLLISON CAVE; DAVIES COLLISON CAVE PTY LTD; PIASETZKI NENNIGER KVAS LLP; CAROLINA MERCEDES DAZA MONTALVO; GILL JENNINGS AND EVERY LLP; YOSHIZAWA HIROSHI; OKABE YOH; OKABE YUZURU; MIMURA HARUHIKO; KUBOTA TOMOKI; OTTERSTEDT PAUL J 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 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: SECURE SHORT-DISTANCE-BASED COMMUNICATION AND ENFORCEMENT SYSTEM

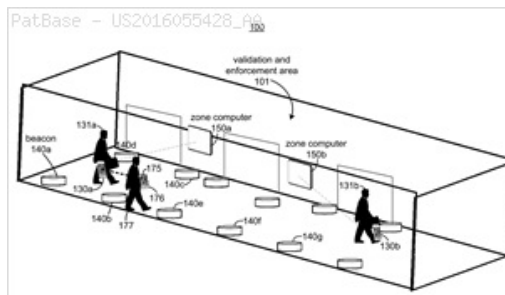
Abstract: Source: US2016055428A A secure short-distance-based communication and enforcement system validates users in a validation and enforcement area and can check if users in the validation and enforcement area have been validated. Run-time IDs and keys that may be location-specific and device-specific may be generated and utilized for secure communication between mobile devices and zone computers and enforcement computers that execute validation and inspection.

Classifications:

International (IPC 8-9): G06F21/00 G06Q10/00 G06Q10/02 G06Q50/30 G07B15/02 G07C9/00 G07C9/02 G08B13/00 G08B29/00 H04W12/00 H04W12/10 H04W4/00 H04W4/02 H04W4/06

H04W40/24 (Advanced/Invention);
H04W88/02 (Advanced/Non-invention)

CPC: G06Q10/02 G06Q50/30 H04W4/008 G07C9/00111
G07C2009/00769 H04W88/02 H04W4/021 G07C2009/00793
G07C2009/00317 G07C9/02 G07C9/025 G07C9/00309
G07C2009/00412 H04W12/00 G07C9/00007 H04W40/244
G07C2009/00325 G07B15/02 H04W4/06 G07B15/04 H04L63/107
H04W4/043 H04W12/04 H04W12/06 H04W12/08
US: 340/5.61 340/5.7 705/5



Family:

Publication number	Publication date	Application number	Application date
AU2015215965 AA	20160310	AU20150215965	20150822
AU2015215965 BB	20161222	AU20150215965	20150822
CA2901683 AA	20160225	CA20152901683	20150825
CN105389866 A	20160309	CN201510526776	20150825
CN105389866 B	20171020	CN201510526776	20150825
EP2991041 A2	20160302	EP20150182143	20150824
EP2991041 A3	20160629	EP20150182143	20150824
IN04359CH2015 A	20160701	IN2015CH04359	20150820
US2016055428 AA	20160225	US20140468202	20140825
US2016055689 AA	20160225	US20140468188	20140825
US2016055690 AA	20160225	US20140468198	20140825
US2016055693 AA	20160225	US20150743703	20150618
US2016055697 AA	20160225	US20150828825	20150818
US2017186252 AA	20170629	US20170459496	20170315
US9514589 BB	20161206	US20140468188	20140825
US9589402 BB	20170307	US20150828825	20150818
US9633493 BB	20170425	US20140468198	20140825

Priority:

US20140468188 20140825 US20140468198 20140825 US20140468202 20140825
US20150743703 20150618 US20150828825 20150818 US20170459496 20170315

Probable Assignee: ACCENTURE GLOBAL SERVICES LTD

Assignee(s): (std): ACCENTURE GLOBAL SERVICE LTD ; ACCENTURE GLOBAL SERVICES GMBH ; ACCENTURE GLOBAL SERVICES LTD

Assignee(s): ARCHIBALD DOUGLAS ARTHUR MICHAEL ; BUTLER SCOTT THOMAS ; SOMANI AVISHEK ; CUDDIHEY ALDEN ; RAINA SUNIL

Inventor(s): (std): ALDEN CUDDIHEY ; ARCHIBALD DOUGLAS ARTHUR MICHAEL ; AVISHEK SOMANI ; BUTLER SCOTT THOMAS ; CUDDIHEY ALDEN ; DOUGLAS ARTHUR MICHAEL ARCHIBALD ; RAINA SUNIL ; SCOTT THOMAS BUTLER ; SOMANI AVISHEK ; SUNIL RAINA

Agent(s): MURRAY TRENTO AND ASSOCIATES PTY LTD; SMART AND BIGGAR; MUELLER BORE AND PARTNER PATENTANWAELTE PARTG MBB; MANNAVA AND KANG PC

Designated states: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC ME MK MT NL NO PL PT RO RS SE SI SK SM TR

Title: SMART BEACON DATA SECURITY

Abstract: Source: US2016156638A A secure beacon-based system includes beacons that may generate dynamic beacon identifiers. A mobile device application may send a request to an application server, including a dynamic beacon identifier. The application server can locally compute the dynamic beacon identifier and compare it to the received beacon identifier to validate the request and determine whether to respond to the request.

Classifications:

International (IPC 8-9): H04L29/06 H04L29/08 H04W12/12

H04W4/02 (Advanced/Invention);

G01S1/68 G06Q30/02 H04L29/08 H04W12/08

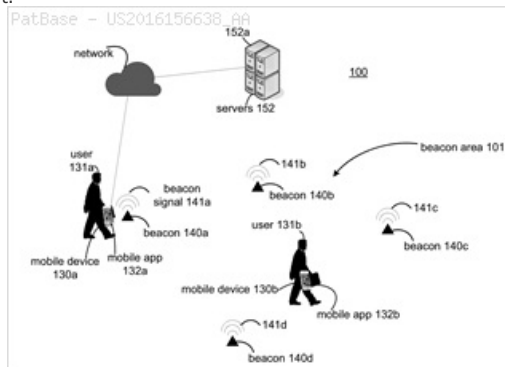
H04W4/00 (Advanced/Non-invention)

CPC: H04L63/12 H04L67/12 H04L67/10 H04L63/08 G01S1/68

G06Q30/0261 H04L67/18 H04W4/005 H04W4/008 H04W4/02

H04W12/08 H04W12/12 H04W12/06 H04W4/06

US: 726/7



Family:

Publication number	Publication date	Application number	Application date
EP3029972 A1	20160608	EP20150196185	20151125
US2016156638 AA	20160602	US20140557551	20141202
US9608999 BB	20170328	US20140557551	20141202

Priority:

US20140557551 20141202

Probable Assignee: ACCENTURE GLOBAL SERVICES LTD

Assignee(s): (std): ACCENTURE GLOBAL SERVICES LTD

Inventor(s): (std): RAINA SUNIL ; SOMANI AVISHEK

Agent(s): MUELLER BORE AND PARTNER PATENTANWALTE PARTG MBB; MANNAVA AND KANG PC

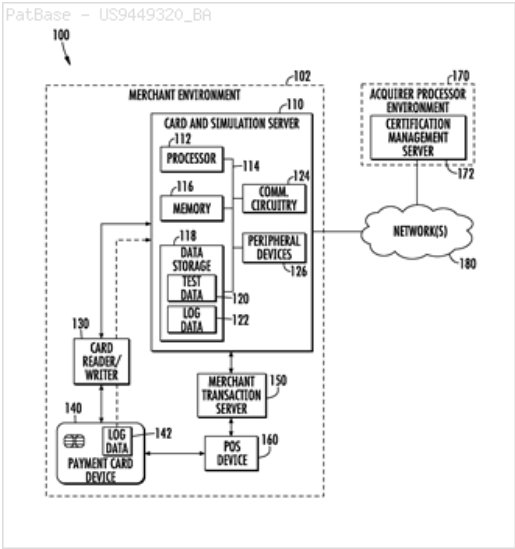
Designated states: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC ME MK MT NL NO PL PT RO RS SE SI SK SM TR

Title: CLOSED-LOOP TESTING OF INTEGRATED CIRCUIT CARD PAYMENT TERMINALS

Abstract: Source: US9449320B Technologies for closed-looped testing of integrated circuit card payment terminals include loading a test profile onto an integrated circuit payment card. Authorization request and response messages are locally generated and translated to simulate acquirer processor processing and payment network processing. An outcome report indicative of the outcome of the test transaction is generated and transmitted to a remote certification server. Other embodiments are described and claimed.

Classifications:

International (IPC 8-9): G01R31/02 G01R31/26 G01R31/28 G01R31/304 G01R31/306 G01R31/309 G06Q20/20 G06Q20/40 (Advanced/Invention); G01R27/28 G01R31/00 G01R31/14 (Advanced/Non-invention)
CPC: G06Q20/40 G06Q20/202 G01R27/28
US: 1/1



Family:

Publication number	Publication date	Application number	Application date
US9449320 BA	20160920	US20150732921	20150608

Priority:

US20150732921 20150608

Probable Assignee: VANTIV LLC
Assignee(s): (std): VANTIV LLC
Inventor(s): (std): COLE STEVEN SCOTT ; WALTERS PATRICIA LYNN
Agent(s): BOOKOFF MCANDREWS PLLC

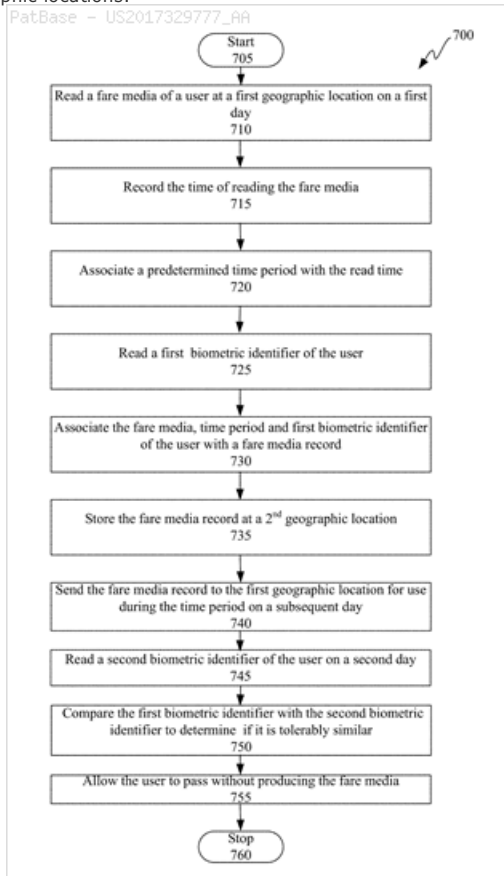
Title: IMPLICITLY TRUSTED TRAVEL TOKEN AUTHENTICATION

Abstract: Source: US2017329777A Embodiments of the invention(s) described herein enable a system that may rely on a biometric identifier entry validation system. The validation system uses biometric methods such as facial recognition, palm veins, and thumb prints as an entry or passage token. The validation system associates a form of fare media such as a smartcard or other electronic payment method with the biometric identifier after repeated transactions where both the fare media and the biometric identifier are read. In this manner the biometric identifier becomes a biometric token that replaces the need to use a form of fare media. Accordingly, the biometric identifier user can be validated for passage without the need to carry a form of fare media and, in some cases, in different geographic locations.

Classifications:

International (IPC 8-9): G06F17/30 G06K9/00 G06K9/66 G06N99/00 G06Q10/02 G06Q20/00 G06Q20/10 G06Q20/40 G06Q50/00 G06T7/00 G07B15/02 G07C9/00 (Advanced/Invention); G06F17/40 (Advanced/Non-invention)

CPC: G06F17/30032 G06Q20/4016 G06Q20/40145 G06F17/30002 G06Q10/025 G06Q20/1085 G06F17/40 G07B15/02 G07C9/00087 G06K9/66 G06T7/0004 G06K9/00892 G06K9/00483 G06N99/005 G07C9/00158 G06Q20/00 G06Q50/00

**Family:**

Publication number	Publication date	Application number	Application date
US2017329777 AA	20171116	US20170595192	20170515
US2017358148 AA	20171214	US20160286178	20161005
WO17201007 A1	20171123	WO2017US32845	20170516
WO17218028 A1	20171221	WO2016US55636	20161006

Priority:

US20160286178 20161005 US20160337162P 20160516 US20170595192 20170515
US20160350110P 20160614

Probable Assignee: CUBIC CORP

Assignee(s): (std): CUBIC CORP

Inventor(s): (std): KAYHANI NIOSHA ; REYMANN STEFFEN ; VLUGT ERIK

Agent(s): MESSER DION D ET AL; MESSER DION 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 KH KM KN KP KR KW 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