

1) Family number: 63834380 (US2016306977A)

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Title: SYSTEM AND METHODS FOR SECURE FIRMWARE VALIDATION

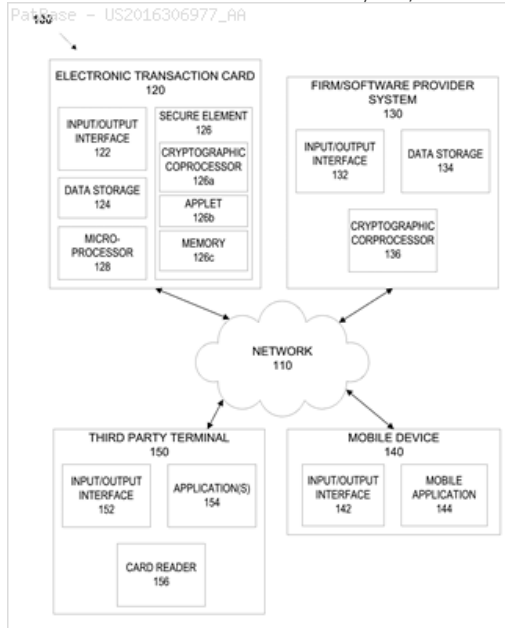
Abstract: Source: US2016306977A [EN] An electronic device, such as a dynamic transaction card having an EMV chip, that acts as a TPM having a memory, an applet, and a cryptographic coprocessor performs secure firmware and/or software updates, and performs firmware and/or software validation for firmware and/or software that is stored on the electronic device. Validation may compare a calculated checksum with a checksum stored in EMV chip memory. If a checksum calculated for firmware and/or a software application matches a checksum stored in EMV chip memory of the transaction card, the transaction card may operate normally. If a checksum calculated for firmware and/or a software application does not match a checksum stored in EMV chip memory of the transaction card, the transaction card may freeze all capabilities, erase the memory of the transaction card, display data indicative of a fraudulent or inactive transaction card, and/or the like.

Classifications:

International (IPC 8-9): G06F1/32 G06F15/18 G06F21/57 G06F21/77 G06F21/87 G06F8/65 G06F9/44 G06F9/445 G06K1/12 G06K19/02 G06K19/04 G06K19/06 G06K19/067 G06K19/07 G06K19/073 G06K19/077 G06K19/18 G06K7/00 G06K7/10 G06N5/00 G06Q20/04 G06Q20/10 G06Q20/20 G06Q20/32 G06Q20/34 G06Q20/36 G06Q20/38 G06Q20/40 G06Q30/02 G06Q99/00 G07F7/10 G08B5/22 G6F1/32 G6N5/00 G6Q20/04 G6Q20/10 G7F7/10 H01B1/20 H02J15/00 H02J4/00 H02J7/00 H02J7/02 H04B5/00 H04L29/06 H04L29/08 H04L9/08 H04L9/14 H04W12/04 H04W12/06 H05B37/02 (Advanced/Invention)

CPC: G06F21/572 G06F221/033 G06K19/07381 H04L67/22 G06Q20/3672 G06Q20/3829 G06Q20/405 H02J7/025 H04W12/06 H04W12/04 G06Q20/327 G06Q20/3226 G06Q30/0267 G06F21/87 G06Q20/04 G06Q20/10 G06Q20/3552 G06K19/07372 G06K19/0704 G06K19/02 G06Q30/0601 G06K19/06187 G07F7/0833 G07F7/0846 G06Q20/34 G06F21/00 G06N99/005 G06Q20/3821 G06Q20/3278 G06Q20/3563 G06K19/07722 H04L9/0825 H04L2209/805 G06K19/0703 G06K19/0707 G07F7/0806 G07F7/084 H02J7/345 H02J50/00 H04L63/0442 H04W84/18 G06K19/0701 G06Q20/32 G06Q20/3572 G06K19/045 G06K19/07773 G06F8/65 G06F9/4401 H04L63/0428 H04L63/123 G06Q2220/00 G06K19/0724 G08B5/223 G06Q20/409 G06Q20/4016 H04L9/0861 H04L2463/121 H04L63/0492 G06Q20/204 G06K19/06037 H04W12/02 G07F7/10 G06K19/0772 G06Q20/341 G06F21/72 G06F2221/2143 G06F2221/2153 G06F21/77 G06F8/665 H04W4/80 G06F8/654 G06K19/0702 G06K19/0716 G06K19/0717 G06K19/0723 G06K19/07705 G06K19/07707 G06K19/07733 G06Q20/352 G06Q20/353 G06Q20/354

US: 235/488 235/494 307/43 705/35 705/39 705/41 705/44 705/66 705/71 713/1 713/2



Family:

Publication number	Publication date	Application number	Application date
CA2982763 AA	20171013	CA20162982763	20160414
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IN201727037982 A	20180309	IN201727037982	20171026
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US2017154328 AA	20170601	US20160394098	20161229
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Priority:

US20110547910P	201111017	US20110570275P	20111213	US20150147568P	20150414
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US20170624929	20170616	WO2016US27476	20160414		

Probable Assignee: CAPITAL ONE SERVICES LLC

Assignee(s): (std): CAPITAL ONE SERVICES LLC

Assignee(s): ESCALANTE KARLA ; KELLY KEVIN ; LOCKE TYLER ; KOEPEL ADAM ; MARKSON THEODORE ; WURMFELD DAVID ; SANGI SALEEM ; YORK BRENNON ; KOEPEL ADAM R ; KELLY KEVIN P ; ZARAKAS JAMES ; BRIGGMAN BRIAN

Inventor(s): (std): BRIGGMAN BRIAN ; ESCALANTE KARLA ; ZARAKAS JAMES ; YORK BRENNON ; WURMFELD DAVID ; SANGI SALEEM ; MARKSON THEODORE ; LOCKE TYLER ; KOEPEL ADAM R ; KOEPEL ADAM ; KELLY KEVIN P ; KELLY KEVIN

Agent(s): SMART AND BIGGAR; LEONHARD FRANK REIMUND; HUNTON AND WILLIAMS LLP; VIVARELLI DANIEL G JR ET AL; VIVARELLI DANIEL G ET AL; VIVARELLI JR DANIEL G 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

2) Family number: 56255212 (US2014108263A)

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Title: VIRTUALIZATION AND SECURE PROCESSING OF DATA

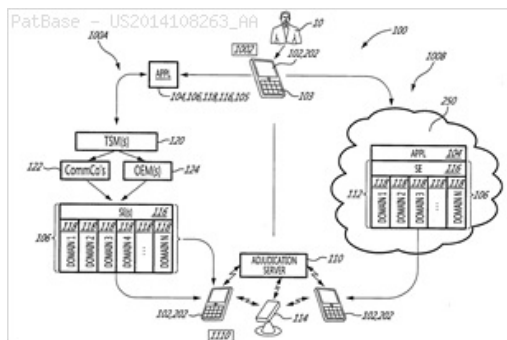
Abstract: Source: US2014108263A [EN] Systems, methods, and non-transient machine-interpretable data representing executable instruction sets and/or other products for the processing of data for the secure creation, administration, manipulation, processing, and storage of electronic data useful in the processing of payment transactions and other secure data processes. In various aspects and embodiments the disclosure provides secure means for the authorization of sensitive and other data processes subject to controlled access. Such processes include, for example the creation, administration, authorization, virtualization, storage, and other manipulation or processing of electronic data representing characteristics of, instructions for, and information associated with consumer, business, and other payment accounts, and other forms of secure payment elements, such as payment tokens; and data useful in processing transactions using such accounts and elements. Information associated with particular payment means, such as accounts or payment tokens, can be stored, for example, in a data set, usually secure, sometimes referred to as a virtual or electronic wallet, or a secure payment token.

Classifications:

International (IPC 8-9): G06F3/0484 G06Q20/02 G06Q20/08
G06Q20/28 G06Q20/32 G06Q20/36 G06Q20/38 G06Q20/40
G06Q30/02 G06Q99/00 H04L12/14 H04L29/06 H04L9/08 H04L9/32
H04W12/04 H04W4/24 (Advanced/Invention);
G06Q20/36 (Advanced/Non-invention)
CPC: G06Q20/3278 G06Q20/3221 G06Q20/36 G06Q20/385
G06Q20/322 G06Q20/382 G06Q20/12 G06Q20/3227 G06Q20/367

G06Q20/3672 G06Q20/38215 G06Q20/3821 G06Q20/027
G06Q20/227 G06Q20/3229 H04L63/0435 H04W12/02 H04W12/04
G06Q20/3223 G06Q2220/00 G06Q20/3829 G06Q20/3823
H04L63/0428 H04L2209/56 H04L2209/80 G06Q30/0226 G06Q20/023
G06Q20/363 G06Q20/02 G06Q20/32 G06Q20/40 G06Q20/4037
G06Q20/327

US: 1/1 705/40 705/44 705/65 705/67 705/71 705/76



Family:

Publication number	Publication date	Application number	Application date
AU2015327722 AA	20160407	AU20150327722	20150929
AU2016208989 AA	20160728	AU20160208989	20160119
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US2014108263 AA	20140417	US20130056440	20131017
US2014279552 AA	20140918	US20140287134	20140526
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US2016210626 AA	20160721	US20160000685	20160119
US2017017958 AA	20170119	US20160201428	20160702
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US2017249622 AA	20170831	US20170453193	20170308
US2017330181 AA	20171116	US20170648942	20170713
US9082119 BB	20150714	US20130056440	20131017
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WO18010009 A1	20180118	WO2017CA00173	20170713

Priority:

CA20132830260	20131017	US20120715142P	20121017	US20130056440	20131017
US20130811783P	20130414	US20130825865P	20130521	US20130142072	20131227
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Probable Assignee: ROYAL BANK OF CANADA

Assignee(s): (std): LEE TERRY W ; ROYAL BANK OF CANADA ; MANTIA LINDA ; ORTIZ EDISON U

Assignee(s): ROYAL BANK OF CANADA1 PLACE VILLE-MARIE4TH FLOOR, EAST WINGMONTREALQ1H3C 3A9CA ; LEE TERRY W1 PLACE VILLE-MARIE4TH FLOOR, EAST WINGMONTREALQ1H3C 3A9CA ; MANTIA LINDA1 PLACE VILLE-MARIE4TH FLOOR - EAST WINGMONTREALQ1H3C 3A9CA ; ORTIZ EDISON U1 PLACE VILLE-MARIE4TH FLOOR, EAST WINGMONTREALQ1H3C 3A9CA ; SCOTT STEPHEN JAMES ; YIN WEIQIANG ; WOO GABRIEL Y ; YIN WEIQIANG ; DINN JUDY ; KHANDAVILLI PAWAN ; LAM CHAI

Inventor(s): (std): BADAL BADALIAN AMOLD ; BADAL BADALIAN ARNOLD ; DINN JUDY ; KHANDAVILLI PAWAN ; LAM CHAI ; LEE TERRY W ; MANTIA LINDA ; ORTIZ EDISON U ; PAVLOVIC MARKO ; SCOTT STEPHEN JAMES ; WOO GABRIEL Y ; YIN WEIQIANG ; YIN WEIQIANG

Inventor(s): ORTIZ EDISON U1 PLACE VILLE-MARIE4TH FLOOR, EAST WINGMONTREALQ1H3C 3A9CA ; MANTIA LINDA1 PLACE VILLE-MARIE4TH FLOOR - EAST WINGMONTREALQ1H3C 3A9CA ; LEE TERRY W1 PLACE VILLE-MARIE4TH FLOOR, EAST WINGMONTREALQ1H3C 3A9CA

Agent(s): FB RICE; FB RICE PTY LTD; NORTON ROSE FULBRIGHT CANADA LLP SENCRL SRL; DICKINSON WRIGHT LLP; PATEL BINESH; MATTHEW J; ERIC D

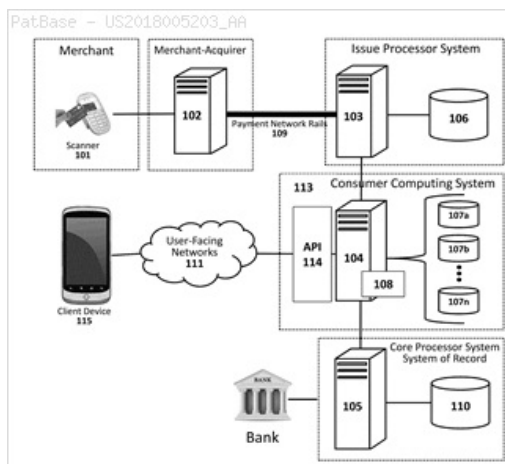
Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DJ DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JO JP KE KG KH KM KN KP KR KW KZ LA LC LI LK LR LS LT LU LV LY MA MC MD ME MG MK ML 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

Abstract: Source: US2018005203A [EN] A notification message system can use a payment request message during an authorization process to generate a message recommending a tip amount. A customer provides a payment card number at a merchant. A merchant initiates an authorization request using the payment card number and an amount. The authorization message is transmitted to a merchant-acquirer, who then transmits the authorization message to issue processing system, who in turn transmits the authorization message to a consumer computing system. The consumer computing system can use an industry code to determine whether the merchant is one that customarily receives a tip. The consumer computing system calculates a suggested tip amount based on the transaction amount, then generates a message with the tip amount and pushes the message to a mobile device of the user associated with the payment card number. The customer can continue the transaction using that tip amount.

Classifications:

International (IPC 8-9): G06K5/00 G06Q20/08 G06Q20/10 G06Q20/22 G06Q20/32 G06Q20/34 G06Q20/40 G06Q30/06 G06Q40/00 G06Q40/02 H04W68/00 (Advanced/Invention)

CPC: G06Q20/401 G06Q20/354 G06Q20/405 G06Q40/02 G06Q20/40 G06Q20/34 G06Q20/32 G06Q20/22 G06Q20/08 G06Q30/06 H04W68/005 G06Q20/409 G06Q20/102 G06Q40/12 G06Q20/227



Family:

Publication number	Publication date	Application number	Application date
US2018005203 AA	20180104	US20160199596	20160630
US2018005229 AA	20180104	US20160198793	20160630
US2018005231 AA	20180104	US20170679968	20170817
US2018005323 AA	20180104	US20160199724	20160630
US9741036 BA	20170822	US20160199457	20160630
WO18005635 A2	20180104	WO2017US39731	20170628
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Priority:

US20160198793 20160630 US20160199457 20160630 US20160199596 20160630
US20170679968 20170817 US20160199724 20160630

Probable Assignee: SQUARE INC

Assignee(s): (std): SQUARE INC

Inventor(s): (std): BEKMANN JOACHIM ; BEKMANN JOCHEN ; GRASSADONIA BRIAN ; OMOJOLA AYO ; OMOJOLA AYOKUNLE ; PRASANNA DHANJI ; WESTEN PETER

Agent(s): DENTONS US LLP; ERIC L; SOPHIR ERIC

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 JO 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

4) Family number: 61381649 (US2016012465A)

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Title: SYSTEM AND METHOD FOR DISTRIBUTING, RECEIVING, AND USING FUNDS OR CREDITS AND APPARATUS THEREOF

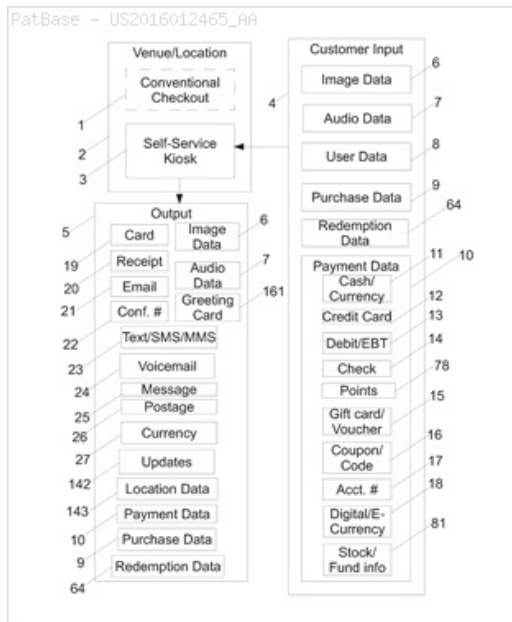
Abstract: Source: US2016012465A [EN] A system for performing various methods of sending, receiving, distributing, and utilizing funds and/or credits is disclosed. In many embodiments, various communications platforms and/or protocols may be employed. Methods of sending funds or credits may be practiced in different environments, including physical and electronic environments. According to some preferred embodiments, users may perform a variety of transactions including various gifting functions, re-gifting functions, and social interactions simply, through various types of electronic communications, including, but not limited to electronic messaging.

Classifications:

International (IPC 8-9): G06Q20/10 G06Q30/02 H04W4/14 (Advanced/Invention)

CPC: G06Q30/0215 G06Q20/10 H04W4/14 G06Q20/18 G06Q20/342 G07F17/329

US: 705/14.17 705/39



Family:

Publication number	Publication date	Application number	Application date
US2016012465 AA	20160114	US20150616743	20150208

Priority:

US20140009149P 20140606	US20140012343P 20140614	US20140037599P 20140814
US20140032533P 20140802	US20140024465P 20140714	US20140032553P 20140802
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Probable Assignee: SHARP INTELLECTUAL ASSET HOLDINGS LLC

Assignee(s): (std): SHARP JEFFREY A

Assignee(s): SHARP INTELLECTUAL ASSET HOLDINGS LLC

Inventor(s): (std): SHARP JEFFREY A

5) Family number: 53507228 (US2013095754A)

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Title: SYSTEM AND METHOD FOR PROVIDING CONTACTLESS PAYMENT WITH A NEAR FIELD COMMUNICATIONS ATTACHMENT

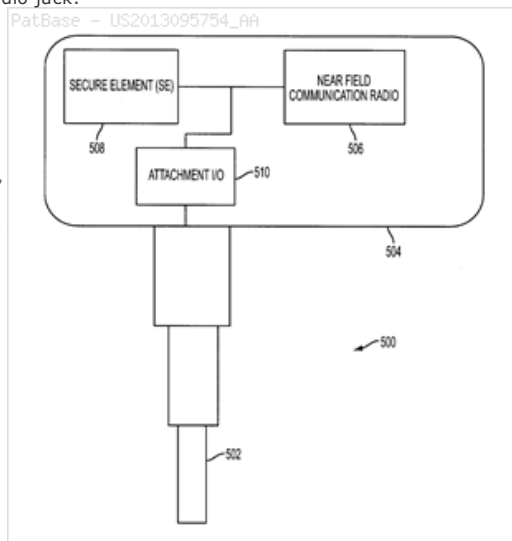
Abstract: Source: US2013095754A [EN] A system and method in accordance with exemplary embodiments may include an attachment with a near field communication antenna, a secure element, a plug capable of connecting the attachment to an audio jack on a mobile device. Further, a system and method in accordance with exemplary embodiments may include receiving a payment initiation instruction from a customer, using a near field communication antenna, sending payment information to a point of sale device, using one or more computer processors, encoding data related to the payment as audio data, and transmitting the data related to the payment through an audio jack.

Classifications:

International (IPC 8-9): G06K19/07 G06K19/073 G06K19/077 G06Q20/02 G06Q20/10 G06Q20/20 G06Q20/32 G06Q20/36 G06Q20/38 G06Q20/40 G06Q20/02 G06Q30/06 G06Q50/00 G06Q30/06 H04B5/00 H04B5/02 H04L29/06 H04W12/06 H04W4/00 H4L29/06 (Advanced/Invention)

CPC: H04B5/0056 G06Q20/382 G06Q20/4014 G06Q20/401 G06Q20/322 G06Q20/367 G06Q20/3226 H04B5/0031 H04B5/0062 G06Q20/38215 G06Q20/02 G06Q20/204 G06Q20/3224 G06Q20/3227 G06Q20/3229 G06Q30/0224 G06Q50/01 G06K19/0727 G06Q20/10 G06Q2220/00 G06K19/07769 G06Q20/3278 G06Q20/202 G06Q20/40 H04W4/008 H04W4/80

US: 1/1 235/492 455/41.1 455/418 705/16 705/21 705/39 705/44 705/64 705/65



Family:

Publication number	Publication date	Application number	Application date
CA2934342 AA	20160616	CA20142934342	20141218
EP3084702 A1	20161026	EP20140871567	20141218

EP3084702 A4	20171115	EP20140871567	20141218
US2013095754 AA	20130418	US20120441505	20120406
US2013095755 AA	20130418	US20120538468	20120629
US2013095810 AA	20130418	US20120469363	20120511
US2014074698 AA	20140313	US20130049901	20131009
US2014108260 AA	20140417	US20130132508	20131218
US2014207680 AA	20140724	US20140208550	20140313
US2016034877 AA	20160204	US20150796097	20150710
US9111193 BB	20150818	US20130049901	20131009
US9177312 BA	20151103	US20140156941	20140116
US9183490 BB	20151110	US20120441505	20120406
US9183491 BB	20151110	US20120538468	20120629
US9355399 BA	20160531	US20150875009	20151005
US9378495 BA	20160628	US20150874977	20151005
US9378496 BA	20160628	US20150876966	20151007
US9489672 BA	20161108	US20150976661	20151221
WO15095517 A1	20150625	WO2014US71152	20141218

Priority:

US20110547910P	20111017	US20110570275P	20111213	US20120441505	20120406
US20120538468	20120629	US20120469363	20120511	US20120653759	20121017
US20130049901	20131009	US20130132508	20131218	US20120738595P	20121218
US20140208550	20140313	US20130789273P	20130315	US20140156941	20140116
US20150796097	20150710	US20150874977	20151005	US20150875009	20151005
US20150876966	20151007	WO2014US71152	20141218	US20150976661	20151221

Probable Assignee: CAPITAL ONE FINANCIAL CORP

Assignee(s): (std): MORETON PAUL ; MORETON PAUL YOUNG ; POOLE THOMAS ; CAPITAL ONE FINANCIAL CORP

Assignee(s): CAPITAL ONE SERVICES LLC ; POOLE THOMAS S ; NICZYPORUK JANUSZ MICHAEL

Inventor(s): (std): MORETON PAUL ; MORETON PAUL YOUNG ; NICZYPORUK JANUSZ MICHAEL ; POOLE THOMAS ; POOLE THOMAS S ; REPHLO JEREMY

Agent(s): BERESKIN AND PARR LLP SENCRL SRL; LEONHARD FRANK REIMUND; HUNTON AND WILLIAMS LLP; VIVARELLI DANIEL G JR 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

6) Family number: 54344501 (US2015006407A)

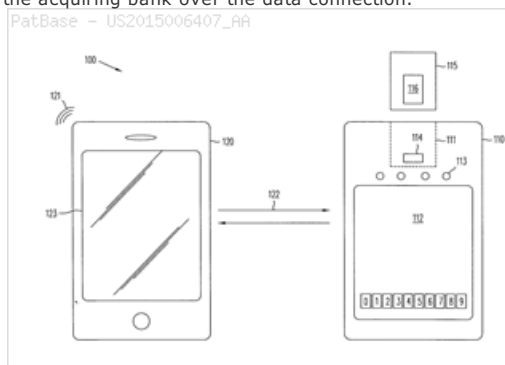
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Title: SYSTEMS, METHODS, AND COMPUTER PROGRAM PRODUCTS PROVIDING PAYMENT IN COOPERATION WITH EMV CARD READERS

Abstract: Source: US2015006407A [EN] An electronic payment system provided by a mobile communication device, the system including a memory storing instructions for interacting with a EMV card reader to cause payment from an issuing bank associated with a cardholder to an acquiring bank of a merchant associated with the electronic payment processing system; and one or more processors in communication with the memory configured to: initiate a transaction by passing transaction information, including a transaction amount, to the EMV card reader; receive encrypted payment authorization from the EMV card reader to process a payment from the issuing bank to the acquiring bank, wherein the one or more processors are in communication with the EMV card reader; pass the encrypted payment authorization to the acquiring bank over a data connection; and receive a confirmation of payment from the acquiring bank over the data connection.

Classifications:

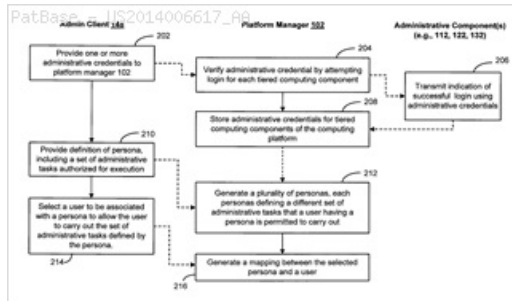
International (IPC 8-9): G06K7/00 G06Q20/10 G06Q20/18 G06Q20/20 G06Q20/24 G06Q20/32 G06Q20/34 G06Q20/38 G06Q20/40 G07G1/12 G07G1/14 (Advanced/Invention)
CPC: G06Q20/204 G06Q20/32 G06Q20/3567 G07F7/0886 G06Q20/38215 G06Q20/4018 G06Q20/18 G06Q20/3226 G06Q20/34 G06Q20/20
US: 705/73



Family:

Publication number	Publication date	Application number	Application date
AU2013207817 AA	20130718	AU20130207817	20130111
AU2013207817 AH	20140807	AU20130207817	20130111
AU2013207817 BB	20160428	AU20130207817	20130111
AU2016204947 AA	20160804	AU20160204947	20160714
CA2860586 AA	20140703	CA20132860586	20130111
CA2860586 C	20170509	CA20132860586	20130111
CN104054098 A	20140917	CN201380005488	20130111
EP2803022 A2	20141119	EP20130702130	20130111
EP2803022 A4	20150624	EP20130702130	20130111
JP2015510168 T2	20150402	JP20140552333T	20130111
JP2016189198 A2	20161104	JP20160109671	20160601
KR20140113722 A	20140924	KR20147022575	20130111
KR20170001745 A	20170104	KR20167036370	20130111
US2015006407 AA	20150101	US20130371977	20130111

G06Q20/38 G06Q20/40 H04B5/00 H04B5/02 H04L12/24 H04L29/06
H04W12/06 H04W12/08 H04W4/00 (Advanced/Invention)
CPC: G06F9/5061 H04B5/0031 H04L63/0861 H04L2463/102
H04W12/06 H04L63/10 G06K19/077 G06Q20/32 G06Q20/405
G06Q20/367 G06Q20/322 G06Q20/382 H04L63/102 G06F9/4451
G06F21/604 G06F2221/2117 G06F2221/2141 G06F2221/2145
G06F2221/2149 G06F2221/2151 G06Q20/12 G06Q20/3272
G06Q20/385 G06K19/07701 G06K19/07715 G06K19/07707
G06K19/0727 G06Q20/3821 G06Q20/3278 G06Q20/3224
G06Q20/3226 G06Q20/3227 G06Q20/40 G06Q30/0241 G06Q30/06
H04W4/80
US: 1/1 235/492 705/44 705/65 709/223 709/225



Family:

Publication number	Publication date	Application number	Application date
CA2950745 AA	20161129	CA20152950745	20150528
EP3164840 A1	20170510	EP20150798695	20150528
IL249272 A0	20170228	IL20150249272	20150528
US2014006617 AA	20140102	US20120538466	20120629
US2014279546 AA	20140918	US20140290347	20140529
US2015302393 AA	20151022	US20150790126	20150702
US2016132862 AA	20160512	US20150966656	20151211
US9105025 BB	20150811	US20140290347	20140529
US9363270 BB	20160607	US20120538466	20120629
WO15184114 A1	20151203	WO2015US32931	20150528

Priority:

US20110547910P 20111017 US20110570275P 20111213 US20140290347 20140529
US20120441505 20120406 US20120538468 20120629 US20120538466 20120629
US20150966656 20151211 US20150790126 20150702 WO2015US32931 20150528

Probable Assignee: VCE IP HOLDING CO LLC

Assignee(s): (std): CLARKE CHRISTOPHER THOMAS ; DOUGLAS LAWRENCE H ; MAHAPATRA AKSHAYA ; KIRCHHOFFER RICHARD ; POPURI RADHA ; MUSTEATA OLEG ; CAPITAL ONE FINANCIAL CORP ; LAKSHMAN T K ; VCE CO LLC ; SWIDLER ANTHONY III

Assignee(s): VCE IP HOLDING CO LLC ; MORETON PAUL YOUNG ; POOLE THOMAS SEEGER ; CAPITAL ONE SERVICES LLC ; LAKSHMAN TK

Inventor(s): (std): CLARKE CHRISTOPHER ; CLARKE CHRISTOPHER THOMAS ; CLARKE THOMAS CHRISTOPHER ; DOUGLAS HUTCH ; DOUGLAS LAWRENCE H ; KIRCHHOFFER RICHARD ; LAKSHMAN T K ; MAHAPATRA AKSHAYA ; MORETON PAUL ; MORETON PAUL YOUNG ; MUSTEATA OLEG ; POOLE THOMAS S ; POOLE THOMAS SEEGER ; POPURI RADHA ; SWIDER ANTHONY ; SWIDER III ANTHONY ; SWIDLER ANTHONY III

Inventor(s): LAKSHMAN TK

Agent(s): BERESKIN AND PARR LLP SENCRL SRL; LEONHARD FRANK REIMUND; HUNTON AND WILLIAMS LLP; POLSINELLI PC; VIVARELLI DANIEL G JR 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

9) Family number: 60813472 (US2015332228A)

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Title: APPARATUS, METHOD, AND COMPUTER PROGRAM PRODUCT FOR SETTLEMENT TO A MERCHANT'S CARD ACCOUNT USING AN ON-LINE BILL PAYMENT PLATFORM

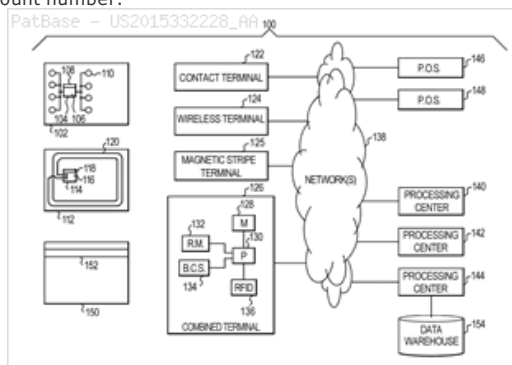
Abstract: Source: US2015332228A [EN] Registration information is obtained for a plurality of businesses, including the business name and a payment card account number for a payment card account in which the given business can receive payments from customers via a special payment transaction over a payment card network. An electronic bill payment system instruction including at least an amount and a unique biller identifier is obtained. A biller directory, including the registration information and the unique biller identifiers, is accessed based on the unique biller identifiers in the instruction, to retrieve the payment card account number. A payment is initiated to the business via the special payment transaction over the payment card network, based on the retrieved payment card account number.

Classifications:

International (IPC 8-9): G06Q20/00 G06Q20/10
G06Q20/34 (Advanced/Invention)

CPC: G06Q20/102 G06Q20/108 G06Q20/34

US: 705/40



Family:

Publication number	Publication date	Application number	Application date
AU2015264512 AA	20151126	AU20150264512	20150515
CA2949366 AA	20161116	CA20152949366	20150515

US2015332228 AA	20151119	US20150707807	20150508
WO15179220 A1	20151126	WO2015US30951	20150515

Priority:

US20140000242P 20140519 US20150707807 20150508 WO2015US30951 20150515

Probable Assignee: MASTERCARD INT INC

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

Assignee(s): REED DEREK ; SIMS LISA ; KIMBERG M DEBORAH

Inventor(s): (std): KIMBERG DEBORAH M ; REED DEREK ; SIMS LISA ; KIMBERG M DEBORAH

Inventor(s): KIMBERG M

Agent(s): DAVIES COLLISON CAVE PTY LTD; PIASETZKI NENNIGER KVAS LLP; 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 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

10) Family number: 62554217 (US2016162883A)

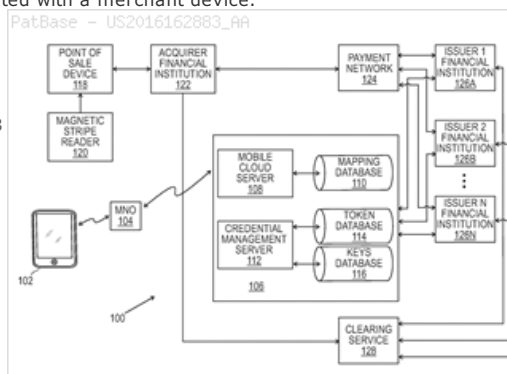
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Title: METHODS AND APPARATUS FOR CONDUCTING SECURE MAGNETIC STRIPE CARD TRANSACTIONS WITH A PROXIMITY PAYMENT DEVICE

Abstract: Source: US2016162883A [EN] Methods and apparatus for enabling a proximity payment device to generate dynamic data for securely conducting a transaction by emulating a magnetic stripe payment card. In an embodiment, a mobile device processor transmits information to a digital enablement service computer to activate a simulated magnetic stripe payment wallet application stored in the mobile device. The mobile device then receives one or more cryptographic keys, generates an unpredictable number (UN), generates dynamic CVC3 data based on the UN, and then assembles emulated magnetic stripe data. During initiation of a purchase transaction, the mobile device processor transmits the emulated magnetic stripe data to a communications interface associated with a merchant device.

Classifications:

International (IPC 8-9): B60R21/20 B60R21/213 F16B2/24 F16B21/08 F16B5/06 G06K19/06 G06K7/08 G06Q20/32 G06Q20/34 G06Q20/36 G06Q20/38 G06Q20/40 (Advanced/Invention)
CPC: G06Q2220/00 G06Q20/204 G06Q20/3227 G06Q20/3278 G06Q20/347 G06Q20/353 G06Q20/363 G06Q20/38215 G06Q20/4018 F16B2/243 F16B2/241 B60R21/20 F16B5/0621 B60R21/213 F16B21/086 G06K7/084 G06K19/06206 G06Q20/3572 G06Q20/322
US: 705/71



Family:

Publication number	Publication date	Application number	Application date
AU2015358442 AA	20160609	AU20150358442	20151203
CN107407307 A	20171128	CN201580072634	20151203
EP3227845 A1	20171011	EP20150865573	20151203
EP3245410 A1	20171122	EP20150808856	20151203
ES2577656 BA	20170613	ES20150000044	20150116
ES2577656 R1	20160905	ES20150000044	20150116
IN201717020796 A	20171124	IN201717020796	20170614
MX2017007192 A1	20180130	MX20170007192	20151203
SG11201704541T A1	20170728	SG20171104541	20151203
TW201629865 A	20160816	TW20150140812	20151204
US2016162883 AA	20160609	US20150959646	20151204
WO16090140 A1	20160609	WO2015US63735	20151203
WO16114856 A1	20160721	WO2015US63737	20151203

Priority:

ES20150000044 20150116 US20140087441P 20141204 WO2015US63737 20151203
US20150959646 20151204 WO2015US63735 20151203

Probable Assignee: MASTERCARD INT INC

Assignee(s): (std): ILLINOIS TOOL WORKS ; MASTERCARD INT INC

Assignee(s): ILLINOIS TOOL WORKS INC

Inventor(s): (std): AXEL CATELAND ; CATELAND ALEX ; CATELAND AXEL ; DAVID ANTHONY ROBERTS ; LISCIA MAURICE DAVID ; MARTIN MARINO IVAN ; MAURICE DAVID LISCIA ; NGASSAM NGNOUMEN ; NGNOUMEN NGASSAM ; ORTEGA DONA RAUL ; ROBERTS DAVID A ; ROBERTS DAVID ANTHONY

Inventor(s): RAUL ORTEGA DONA ; IVAN MARTIN MARINO

Agent(s): SPRUSON AND FERGUSON; GILL JENNINGS AND EVERY LLP; HERRERO AND ASOCIADOS SL; CARPINTERO MARIO; CANELA MARIA TERESA; FILIPEK STEPHAN J; HAUPTMAN BENJAMIN J

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: INDIRECT SECURITY SYSTEM AND METHOD

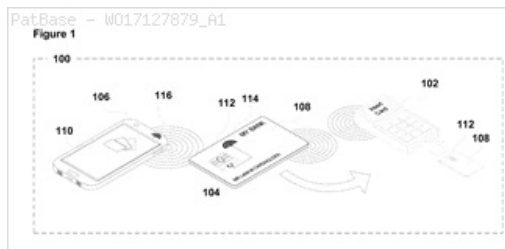
Abstract: Digital transaction apparatus including a Data Assistance Device (DAD), including a user interface that is operable to at least select data, and a DAD transmitter, a Digital Transaction Card (DTC), including a Digital Transaction Processing Unit (DTPU), and a DTC receiver, wherein the DAD and DTC are operable to transfer data from the DAD to the DTC and when subsequently using the DTC to effect a digital transaction, the DTC operates in accordance with the data selected and transferred from the DAD to the DTC, the DAD being operable to accept at least one first security type, and subsequent to accepting the at least one first security type, the DAD being operable to transmit an indication of acceptance to the DTC, wherein, subsequent to receiving the indication of acceptance, the DTC is operable to verify at least one digital transaction with at least one second security type.

Classifications:**International (IPC 8-9):** G06F21/30 G06Q20/08

G06Q20/34 (Advanced/Invention)

CPC: G06F21/30 G06Q20/3278 G06Q20/341 G06Q20/352

G07F7/0853 G06F21/606 G06F2221/2115

**Family:**

Publication number	Publication date	Application number	Application date
WO17127879 A1	20170803	WO2017AU00025	20170128

Priority:

AU20160900263 20160129

Probable Assignee: XARD GROUP PTY LTD**Assignee(s):** (std): XARD GROUP PTY LTD**Inventor(s):** (std): WILSON ROBERT**Agent(s):** AUSTRALASIA IP PTY LTD 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

12) Family number: 61381617 (US2016012433A)

Title: SYSTEMS AND METHODS FOR SENDING PAYMENT DATA USING A MOBILE ELECTRONIC DEVICE TO TRANSACT WITH OTHER COMPUTING DEVICES

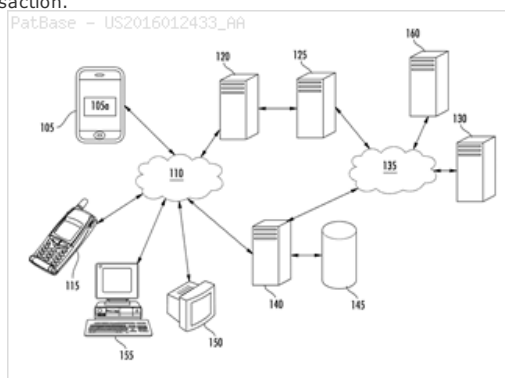
Abstract: Source: US2016012433A [EN] An online payment service is configured for a computing device to receive payment information from a central mobile device via wireless connection. Using an application on the central mobile device, a user's payment information, billing information, shipping information, and loyalty card information can be configured and stored on the mobile device. Online services can install a payment link for the user to select for payment. When the payment link is activated on the mobile device, it triggers the central mobile device to restore the state of the application. The payment link identifies the central mobile device by a unique mobile number. Upon confirmation, the application transfers in encrypted format the payment, billing, shipping, and loyalty card information to the computing device that made the request. The computing device then uses the information to process the payment on its own platform. A confirmation of a payment approval or decline is transmitted to the device that initiated the transaction.

Classifications:**International (IPC 8-9):** G06Q20/08 G06Q20/20 G06Q20/32

G06Q20/38 G06Q20/40 (Advanced/Invention)

CPC: G06Q20/3823 G06Q20/322 G06Q20/4012 G06Q20/409

G06Q20/4014

US: 705/72**Family:**

Publication number	Publication date	Application number	Application date
US2016012433 AA	20160114	US20150795573	20150709
WO16007696 A1	20160114	WO2015US39654	20150709

Priority:

US20140022464P 20140709 US20150795573 20150709

Probable Assignee: PAYDUNK LLC**Assignee(s):** (std): PAYDUNK LLC**Inventor(s):** (std): MARENICK MICHAEL**Agent(s):** SOPHIR ERIC

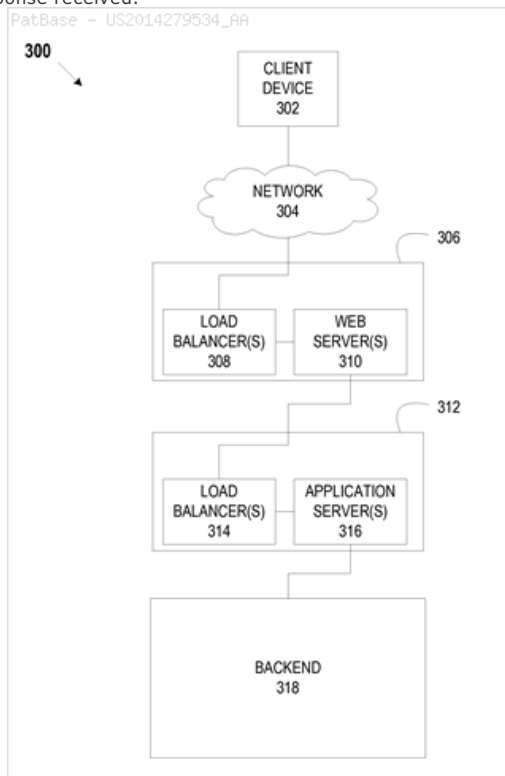
Designated states: AE AG AL AM AO AT AU AZ BA BB BE BF BG BH BJ BN BR BW BY BZ CA CF CG CH CI CL CM CN CO CR CU CY CZ DE DK DM DO DZ EC EE EG ES FI FR GA GB GD GE GH GM GN GQ GR GT GW HN HR HU ID IE IL IN IR IS IT JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA MC MD ME MG MK ML MN

13) Family number: 57415726 (US2014279534A)

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Title: SYSTEM AND METHOD FOR PROVIDING AN ACCOUNT HOLDER A NOTIFICATION

Abstract: Source: US2014279534A [EN] Systems and methods provide for notifying an account holder of an attempted transaction. The systems and methods include a transaction data communication module that receives, via a network, transaction data associated with a transaction, a transaction processor that associates the transaction data with an account of an account holder, compares the transaction data to one or more spending limits associated with the account, and compares the transaction data to one or more fraud detection rules associated with the account, an account holder notification system associated with the transaction processor that notifies the account holder, via a network, based on the results of the comparison steps, and an authorization response module that receives, via a network, a response from the account holder and approves or deny the transaction based at least in part on a response received.

Classifications:**International (IPC 8-9):** G06Q20/40 G06Q20/42 (Advanced/Invention)**CPC:** G06Q20/4016 G06Q20/42**US:** 705/44**Family:**

Publication number	Publication date	Application number	Application date
US2014279534 AA	20140918	US20140204196	20140311

Priority:

US20130778846P 20130313 US20140204196 20140311

Probable Assignee: CAPITAL ONE FINANCIAL CORP**Assignee(s):** (std): CAPITAL ONE FINANCIAL CORP**Assignee(s):** CAPITAL ONE SERVICES LLC**Inventor(s):** (std): MILES ANTHONY P**14) Family number: 64893544** (IN201731000439A)

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Title: A METHOD AND ARCHITECTURE OF ONLINE/OFFLINE PPP (PUBLIC POINT OF PAYMENT) SYSTEM

Abstract: Source: IN201731000439A [EN] The various embodiments herein provide a method and architecture of offline PPP transaction system for a secure offline Public Point of Payment transaction architecture entitled Public Point of Payment, PPP. The system comprises a machine to machine communication module, interface module, NFC and/or PUF and/or PUF-RFID and/or RFID and/or Mifare (R) NFC card and/or reader/writer module connected to a PPP terminal device for reading and writing an electronic card data, a client PPP terminal device running on the client/merchant side for collecting a transaction/authentication information from a user smart secure PPP card, a PPP transaction processing system connected to the PPP terminal device through a secure communication network channel for transmitting the collected transaction/identification information data signal from the PPP terminal device to the PPP transaction processing system a server located at the PPP transaction processing system for processing the received card data. a PPP transaction processing server, an issuer/aggregator server/aadhaar CIDR, a communication network for transmitting a processed card data from the PPP transaction processing server to authenticate customer and a merchant by itself [PPP transaction processing system] and/or via issuer/aggregator server/Aadhaar CIDR server from a PPP payments server and send acknowledgment to PPP terminal device.

Classifications:**International (IPC 8-9):** G06Q20/00 (Advanced/Invention)**Family:**

Publication number	Publication date	Application number	Application date
IN201731000439 A	20170210	IN201731000439	20170104

Priority:

IN201731000439 20170104

Probable Assignee:

UNITECH WORLD SERVICES OPC PVT LTD

Assignee(s):

UNITECH WORLD SERVICES OPC PVT LTD

Inventor(s):

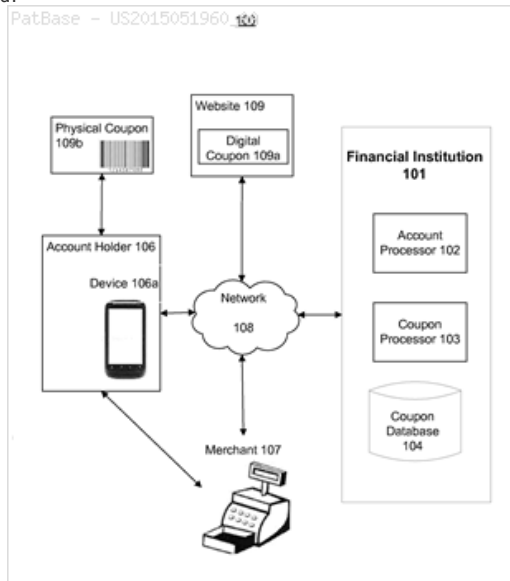
KASHIF NAWAID ; MOHAMMAD SHAMSUDDIN

15) Family number: 58507187 (US2015051960A)

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Title: SYSTEM AND METHOD FOR COMBING COUPONS WITH FINANCIAL ACCOUNTS

Abstract: Source: US2015051960A [EN] A system for linking coupons to financial accounts using a mobile device that includes a financial institution database that stores an account of an account holder, a communication interface of a financial institution that receives, via a network, coupon data associated with one or more discounts from a mobile device of the account holder, a linking processor that associates the coupon data with the account of the account holder, an authorization network interface that receives transaction data relating to transactions associated with the account of the account holder, a comparison processor of a financial institution that determines compares the coupon data with the transaction data to determine whether a qualifying transaction has occurred, and a discount processor of a financial institution that provides a credit to an account holder when a qualifying transaction has occurred.

Classifications:**International (IPC 8-9):** G06Q30/02 (Advanced/Invention)**CPC:** G06Q30/0215 G06Q30/0225**US:** 705/14.17**Family:**

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