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Concept 1 ☒ Overview ☒ Concept 2 ☒

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CONCEPT 1 : Concept 1

EN - electronic+ and message+ and (device+ or apparatus+ or equipments+ or phone+ or PC or PCs or computer+) and (receive+ or receive) and (send+ or transmit) and select+ and process+ and server+ and product+ and (buy+ or pay+ or sell+ or acquire)

DE -

FR -

CONCEPT 2 : Concept 2

EN - ROM and ROM and batter+ and network and memor+ and (SMS or MMS or email)

DE -

FR -

CONCEPT 3 : Concept 3

EN - (multimedia+ or photo+ or video+ or audio+ or music+ or books+ or program+ or software+ or videogame+ or games+)

DE -

FR -

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	3	Lim SS 1	3070 RAM AND ROM AND BATTER+ AND NETWORK AND MEMOR+ AND (SM...		Concept 2: Concept 2
	4	Lim SS 1	133007 (MULTIMEDIA+ OR PHOTO+ OR VIDEO+ OR AUDIO+ OR MUSIC O...		Concept 3: Concept 3
	5	Lim SS 1	37712 (2 Facets) (2 AND 3) OR (2 AND 4) OR (3 AND 4)		2 Facets
	6	Lim SS 1	2117 (2 Facets) (2 AND 3 AND 4)		3 Facets

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WO2006000021 US2009099961 NZ952892 CA257227 SG10201404410K

EPODOC / EPO

PN - WO2006000021 A1 20060105

TI - A TRANSACTION PROCESSING METHOD, APPARATUS AND SYSTEM

TIFR - PROCEDE, APPAREIL ET SYSTEME DE TRAITEMENT DE TRANSACTIONS

AB - The present invention relates to transaction processing, for processing of payments between users (usually individual users) and merchants (usually merchants). Conventionally, a payment transaction involves a user's account details being provided to a merchant device, e.g. by swiping a card in the card swipe of the merchant device. The merchant device then prepares a transaction message including information such as the user's account ID, merchant ID and payment information and forwards that message to a transaction processing system, which may comprise a transaction processor and an issuing bank. The transaction processing system approves the transaction and returns confirmation to the merchant. In the present invention a device associated with the user, which in a preferred embodiment is a suitably adapted mobile telephone, becomes involved in the payment transaction process. At one level, the transaction processing system requests from the user electronic device confirmation that the transaction should proceed and the user keys in an appropriate PIN to authorise the transaction. At another level, all the transaction processing information is provided from the user electronic device to the transaction processing system and the transaction processing system or the user electronic device then confirm that the transaction is authorised to the merchant device. This takes the burden of transaction processing off the merchant and also increases the security of the transaction as the user is in control. In a further embodiment, the user electronic device may also upload listings of products and select products at the same time as making for them, the merchant (merchant) being advised of the selected product.

ABFR - L'invention concerne le traitement de transactions, plus spécifiquement le traitement de paiements effectués entre des

TRANSACTION PROCESSING SYSTEM

PAYEE ELECTRONIC DEVICE ASSOCIATED WITH PAYEE

PAYER ELECTRONIC DEVICE ASSOCIATED WITH A PAYER

INFORMATION ASSOCIATED WITH THE PAYER

Jonathan History Trash 490 BNS Print PPS Drawer 2 Drawer 3 Drawer 4 Drawer 5 New

1	AU2011253607	Q
2	WO2006000021	Q
3	US2010174599	Q
4	WO2010129246	Q
5	US8666840	Q
6	US2010145861	Q
7	US2004093281	Q
8	WO2014091453	Q
9	US7054832	Q