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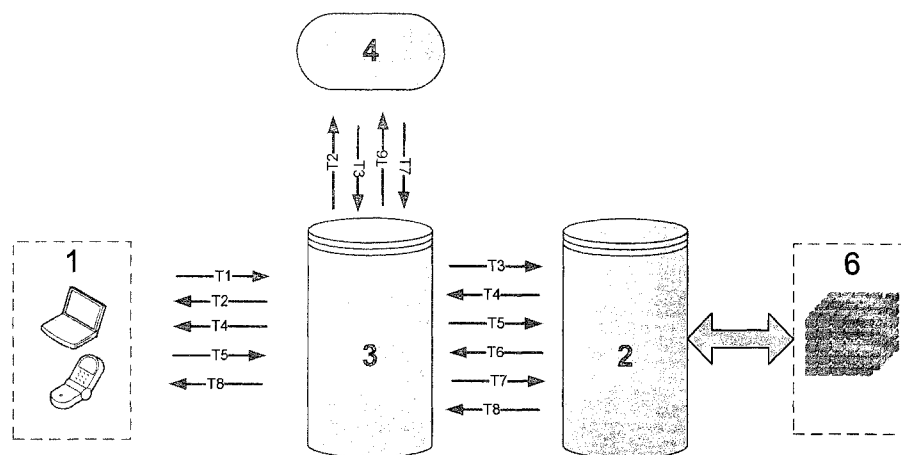


Fig. 1

(57) Abstract: A method of effecting payment transaction done with the aid of the client's mobile terminal, where the client enters his or her request for a payment transaction in the mobile applications server, which allocates a unique transaction identification code to the payment transaction and transmits it to the dealer and the client. The mobile applications server transmits the request for payment transaction to the clearing center, which identifies the client and the dealer on the basis of alias identities, whereupon it asks the client to confirm the payment transaction by entering his or her PIN in the client's mobile terminal. Following authorization, the clearing center identifies the client, verifies the availability of sufficient account balance, and credits the required amount to the dealer's account acquired through the unique transaction identification code (confirmation of payment) and releases the goods or renders the services purchased to the client.

## **Method of Effecting Payment Transaction Using a Mobile Terminal**

### **Field of the Invention**

5           The invention involves various methods of non-monetary payment transaction using a mobile terminal, e.g. mobile (cell) phone, processed in real time, with possession of a payment card not being required, and with the option to pay even small amounts (such as for parking fees, public transportation tickets, etc).

10

### **Background of the Invention**

For reasons of safety, speed, and comfort, cash transactions are being used less and less frequently.

15           Use of payment cards is a widely used form of non-monetary transaction.

Remittance of funds over the Internet involves one-way transmission of sensitive data from the client to the dealer and from the dealer to the bank, whereby it is necessary to provide the dealer with data on the client's identity and bank information, such as (ATM) card number. There is no direct interaction between the bank and the client.

25           Remittance of funds in a shop, involving the physical handing-over of a payment card to the dealer provides the dealer with information on the card, such as the identity of issuing company, card number, date of expiry, name and signature of the owner, and magnetic strip containing the PIN. The payment document specifies the owner's name, signature, and number, and the date of expiry. All this information may be misused.

30           A payment card is a type of classical "tangible" medium that may become subject to abuse if lost or stolen. Blocking a lost payment card is not instant and proving abuse is complicated. Non-monetary transactions using a payment card guarantees payment, but processing a transaction at the clearing center may take several days.

Document CZ 295 057 describes the method in which electronic processing of payment transaction is done using a mobile terminal – particularly a mobile phone – as a means of making payment. With this method of payment, the addressee or recipient of the payment (dealer) does not have access to the payment card number. The client sends the payment card information along with the payment order and the dealer's identification to the data processing center, using, in part, a wireless connecting interface. The center allocates an individual clearing code to each transaction, which is then transmitted to the dealer's terminal as a proof of payment.

This method of payment removes the security risk of card payments, i.e. disclosing the card number to the dealer. However, in order to be able to use the described mode of payment, it is necessary, among other requirements, to have a payment card and its number; in other words, the client must own a payment card and send the card data from a mobile terminal to the clearing center. Moreover, the whole transaction is processed under a code, i.e. without encryption.

Non-monetary payments may also be made entirely electronically using a mobile phone. Mobile phone transactions are not limited in any way as to the purpose of payment. It is, however, a classical bank operation that requires entry of the account number and the bank symbols; transfer of the funds takes one day or longer. Also, this method of payment is not suitable for paying small amounts, such as parking fees and so on, because banks charge a comparable amount for processing. Moreover, instant and easy checking of payment is not possible.

Since all these operations require entry of personal data, account number, card number, expiration date etc in a certain system (computer, dealer's terminal, mobile terminal), where there is some risk of abuse, new systems have been developed that do not have this drawback.

Published patent application US 2001/0025271 describes transaction system for enabling a buyer to purchase goods over a

communication network, such as the Internet, without disclosing the buyer's credit information or identity to the seller. The provider merely allocates a unique Confidential Transaction Number (CTN) in respect of each transaction. Before allocating a CTN, the provider obtains  
5 information on the client's credit card and verifies the availability of a sufficient balance for executing the transaction with the card administrator. The client may then use the CTN like a credit card number for purchasing goods or services. The sale is realized upon disclosure of the CTN by means of the dealer's communication network. The dealer  
10 thereupon contacts the provider to verify the authenticity of the issue of the CTN and the amount of the transaction, rechecks the buyer's credit for sufficient funds, and transfers the given amount to the dealer.

In this case, confidential data on the credit card, which the client has to possess, must be available on the provider's server. There is a  
15 certain time delay that the system requires for these transactions and, as in the case of payment card transactions, relatively high transaction fees. Moreover, the system does not provide for the use of mobile terminals and is therefore not suitable for payment of small amounts in field conditions (e.g. parking fees etc).

20 Another method of non-monetary payment is remittance by means of an "electronic purse".

With the systems currently in use, it is necessary to charge (refill) the "electronic purse" first. The funds deposited in it may then be used within a single system (e.g. public transportation). The collection of the  
25 funds thus deposited is usually subject to a fee and is complicated. The system does not have a direct connection to the bank and there is no bank operation involved or bank license required. This, however, precludes using this mode of remittance for broad and universal application.

30 Some non-monetary transaction systems use the number and memory of the SIM card in the client's mobile phone for the purposes of

client identification. In this case, however, the payment system depends on the operator.

All the systems used up to now only process the part of the interaction between the client, the dealer, and clearing center that is  
5 necessary for purely electronic mode of payment – therefore, all of them are either slow or not enough universal or insufficiently secure.

Thus, the object of the invention is a method of effecting payment transaction that is safe, economical, and practically instant, whereby both the dealer and the client would be informed of the processing of each  
10 transaction in real time.

### **Summary of the Invention**

The invented method of non-monetary transaction is based on the principle of controlling the bank account by means of a mobile phone that  
15 is capable of executing a direct payment of any amount, small or large, i.e. transactions that are currently either paid in cash or with the aid of a payment card.

The technological platform of this method of payment is an online payment and transaction system that is integrated in the communication  
20 system of a mobile phone using a certain application in the mobile terminal (phone). The system provides for safe communication among all the participants (client, bank, and dealer). The system uses the latest security methods regularly used in the world of payment transactions.

In order for the system to be capable of such broad and universal  
25 use, it cannot be operated in the form of an electronic purse, the applicability of which is limited. It must be operated under the patronage of a reputable bank duly licensed to conduct business in the local market. In practice, this means retaining the benefits and flexibility of an electronic purse and adding an additional guarantee of security in  
30 handling clients' funds.

In short, when using this type of payment transaction, the client creates a shopping basket (payment order) using an application in the

memory of his or her mobile phone, and is able to read the number of the "order" in a flyer or periodical etc. The "order" is sent, using a wireless data network (GSM/UMTS/Wi-Fi/BlueTooth etc), to the mobile applications server that functions as a payment transaction processing center.

In another embodiment of the invented method, the client creates a shopping basket (order) using the dealer's payment interface, such as the Internet (e-shop) and sends the "order" directly to the mobile applications server using the dealer's payment interface.

Each transaction thus created is allocated a unique transaction identification code that ensures its singularity and proper address allocation. The transaction is furthermore allocated (in addition to standard transaction data) an alias client and alias dealer which substitute for concrete account numbers and other sensitive data.

The unique transaction identification code allows for, as part of the invention, unambiguous identification of each transaction. In other words, it is a unique and time-limited code allocated at the given time for the given purpose. The invention provides the option of setting a time-limit for the code as deemed necessary, e.g. according to the given security risk, amount etc.

Moreover, the invention optionally provides for the allocation of different unique transaction identification codes to individual steps of single payment transactions as deemed convenient, e.g. from technical or security perspectives.

The data required for payment processing are obtained (read) from the memory of the client's mobile terminal, e.g. mobile phone, and the dealer's information system.

All communication between the client's mobile terminal, the mobile applications server, and the payment interface with the dealer's information system and the clearing center is encrypted.

All the circumstances of the payment are transmitted to the clearing center by means of the mobile applications server. If positive

authorization is obtained, the clearing center executes payment immediately or with a delay, and thereupon sends a payment authorization code (unique transaction identification code) to the dealer's information system by means of the mobile applications server.

- 5           Based on this code, the dealer provides the purchased goods or services to the client. Simultaneously, the client obtains a notification of completed payment transaction in his or her mobile terminal.

The following description of the invention will refer to enclosed Figures 1 and 2:

- 10           When executing a payment transaction using a client's mobile terminal 1 (Fig. 1), the client sends the request T1 for payment transaction to the mobile applications server 3 which allocates a unique transaction identification code to the payment transaction and executes transmission T2 of the unique transaction identification code  
15           electronically to the dealer's information system 4 and to the client.

- The dealer's information system 4 executes, by means of the mobile applications server 3, transmission T3 of the unique transaction identification code as part of the data set necessary for the payment, so-called transaction sentence, to the clearing center 2, which identifies  
20           both the client and the dealer, who both request execution of the payment transaction, and executes transmission T4 of a request for payment transaction authorization by means of the mobile applications server 3, along with information on the payment transaction requested, to the client's mobile terminal 1.

- 25           The client authorizes, using the client's mobile terminal 1, the requested payment transaction in the relevant part of the application that executes transmission T5 of the request for payment transaction to the clearing center 2, by means of the mobile applications server 3.

- 30           Upon receiving the request T5 for payment transaction, the clearing center 2 identifies the client, verifies the availability of sufficient funds, and executes transfer of the required amount to the credit of the given dealer's bank account; simultaneously, the clearing center 2 sends

a notification T6 of payment by means of the mobile applications server 3 to the dealer's information system 4, which – on the basis of the unique transaction identification code – releases the goods thus purchased to the client and sends a notification T7 of the transaction processed to the clearing center 2.

The method of payment described above may be used, e.g. for payment of parking fees or public transportation fares, where the client enters the request T1 for a payment transaction from his or her mobile terminal 1; and transmission T2 of the unique transaction identification code to the client is also done through the client's mobile terminal 1.

The dealer's information system 4 may be a separate system connected to the mobile applications server 3 by means of a landline or wireless network.

The dealer's system may include a payment interface (Fig. 2). The payment interface may be used for communication between the client and the dealer's information system using a computer, e.g. for selecting merchandise via e-shop, etc. Typically, the payment interface 5 of the dealer's information system 4 is the cashier's terminal or e-shop terminal.

The data connections and other interconnecting interfaces applied in this invention use data transmission by means of an encrypted communication channel in data networks (Internet, VPN, dedicated data line, etc.).

In further embodiment (Fig. 2) of the method described above, the client may enter the request T1 for a payment transaction with the aid of a payment interface 5 in the dealer's information system 4, and the transmission T2 of the unique transaction identification code to the client is executed to the payment interface 5 of the dealer's information system 4, where the client may call it up on the display.

The client's mobile terminal is used, for the purposes of the invention, as a terminal that facilitates data transmission via wireless interconnecting interface (e.g. GPRS, UMTS, CDMA, etc.). The terminal has sufficient memory volume and a program that facilitates the



downloading of program applications for executing the necessary steps required for the method of the invention. Preferably the mobile terminal is the client's mobile phone, but other devices can also be used, including pocket PC, palmtop, laptop/notebook etc.

- 5 Another advantage is that it is not necessary to make any technical adjustments on the client's mobile terminal (mobile phone) in order the inventive method to be carried out. All one has to do is download the relevant program application to the device, following which the application is capable of executing all the necessary steps alone, including identification of the client, irrespective of the type or number of  
10 the device, type or number of the memory inserted etc.

Preferably the GSM infrastructure is employed that is common and widely used in telecommunication services.

- Authorization of a payment transaction may be done using a PIN  
15 (a Personal Identification Number that is known to the client only) or biometrically. Biometric authorization may be voice, fingerprint or photograph-based. Technical adjustment of the mobile terminal may be required in order to carry out biometric authorization, though an existing device may also be used (photographic camera, microphone).  
20 Authorization – e.g. by PIN entry – is done only once in the process.

- The fact that there is no transmission of sensitive data by means of a landline or wireless communication, using a secured mode or otherwise, is an important security aspect when using the invented mode of transaction, which ensures that no sensitive data are contained in the  
25 mobile applications server or presented outwardly or entered into any system. Moreover, exchange of sensitive data is precluded also on the level of communication between the mobile applications server 3 and the clearing center 2 whereby so-called aliases are used for identification of the client and the dealer.

- 30 Sensitive data are any data prone to abuse by a third party, such as the payment card number; the bank account number; the client's

name, address, and birth index number; information on the client's credit standing, and type of purchase.

For the purposes of the invention, the term "alias" is understood as any code allocated to the dealer and the client through the clearing center 2 that provides for unambiguous identification for the mobile applications server 3 and the clearing center 2. The only place where identification of the dealer and the client takes place (however, not in terms of the type or volume of goods or services purchased) is the clearing center 2 of the bank. The client's alias and the dealer's alias, which are substituted for genuine account numbers and other sensitive data, are allocated to the client and the dealer on a single-time basis, optimally, on first registration in the system.

The clearing center 2 manages the client's sub-account on the basis of a banking license. The clearing center 2 may be integrated, physically and/or functionally, into the banking system 6. It is not necessary to own a payment card in order to be able to make payment transactions using the method of transaction according to the present invention.

In a preferred embodiment of the method of the invention, the clearing center 2, by means of the mobile applications server 3, sends a confirmation T8 of completed payment to the client's mobile terminal 1.

This payment transaction is preferably a payment for services or goods ordered; such as parking fees, tickets to cultural or sport events, public transportation fares, and merchandise ordered via a dealer's e-shop. Likewise, this method of payment is suitable for other types of payment, e.g. periodical and one-off payments of municipal fees, levies, fines, etc.

In yet another preferred method of the invention an electronic fiscal record for the payment transaction is sent to the client's mobile terminal 1 from the clearing center 2 by means of the mobile applications server 3. This involves an interactive element in the payment process

(instant checking of the status of the bank account and individual transactions).

Another useful feature is that the mobile applications server 3 saves and keeps the electronic fiscal record in the database of fiscal records of the client's transactions. The client may access the database of electronic fiscal records of the client's transactions on the mobile applications server 3 by means of the client's mobile terminal 1 or via the Internet. The inventive method thus allows the user to control payment transactions hitherto completed in the form of immediate online feedback reporting.

Furthermore, the invented method of transaction makes it possible to produce an electronic fiscal record of payment transaction with an electronic signature (electronic security certificate) that may be obtained through the mobile applications server 3 separately or in connection with an external certification authority.

A further preferred embodiment of the invented mode of transaction is that the clearing center 2 calculates and credits the client's account with bonus points for the payment transactions made. The client may claim these bonus points for completed payment transactions either on demand or automatically as bonus for subsequent payment transactions executed in accordance with one of the modes eligible for the bonus.

Compared to conventional payment card transactions, the above-described technical solution ensures high-speed financial transactions (after successful payment authorization, the system processes payment of funds practically in real time). However, wherever deemed necessary, payment can be made with a delay. Moreover, time limitation may be set up for the validity of the payment transaction data, including limitation of the amount paid.

Identification of the client's mobile terminal 1 in the invented method is done with the aid of a security certificate deposited in the application that is saved in the client's mobile terminal 1 and a

corresponding certificate deposited in the mobile applications server 3. This mode is independent of the type and number of the mobile terminal, SIM card, or operator.

In the event that it is necessary to block payment transactions, e.g. if the mobile phone is lost, all operations related to the client's alias on the mobile applications server 3 may be blocked at the user's telephone request. Blocking may be realized, for instance, by deleting the relevant security certificate from the mobile applications server 3. This will invalidate the corresponding security certificate in the application of the client's mobile terminal 1. Blocking is instant, following which no misuse of the application in the client's mobile terminal 1 is possible.

Renewal of the service may only be achieved by downloading a new application containing a new security certificate in the client's mobile terminal 1.

The main benefits of the invention, therefore, are simple control of the system, automatic acquisition of bonuses for completed purchases, safer purchasing, both over the Internet and in traditional shops, the constant possibility to check the status (balance) of the account, substitution of electronic receipts for paper receipts, simplification of the sales process on the part of the dealer, independence of the mobile operator, easy and instant blocking, and saving the costs involved in handling cash.

### **Overview of Figures in Drawings**

Fig. 1 presents a scheme of one of the embodiments of the invention, in which the dealer's payment interface 5 is not used

Fig. 2 presents a scheme of another embodiment of the invention, in which the dealer's payment interface 5 is used

### **Examples**

One of the versions of the invention shows the utilization of this type of payment system for the purposes of making payment for public

infrastructure. It is applied as a central billing system for payments due to the municipality. This may help improve the quality of the services provided and save the operating costs in the area of fee collection. A typical application is, e.g. the payment of parking fees, public  
5 transportation fares, municipal fees, tickets etc.

### **Example 1 – Parking Fee Payment**

After parking his or her car, the client activates the application in the client's mobile terminal 1, e.g. his or her mobile phone. This involves  
10 the entry of the following information in the menu: the type of car, the license plate number, the town and parking zone, the time of parking required. The client then confirms the transaction by entering his or her PIN in the application. While executing these steps the system sends a request T1 for payment transaction to the mobile applications server 3,  
15 and the mobile applications server 3 allocates a unique transaction identification code to the transaction, whereupon it executes a transmission T2 of said code electronically to the dealer's information system 4, and sends back to the client's mobile terminal 1 a request T4 for payment transaction authorization, and entry of the PIN. The client's  
20 mobile terminal 1 thereupon sends a confirmation of the payment's authorization with the PIN (request T5) to the mobile applications server 3.

The mobile applications server 3 along with the dealer's information system 4, in this case the entity responsible for collecting  
25 parking fees, creates an electronic parking ticket and sends it to the server 3, and simultaneously displays the electronic ticket in the client's mobile terminal 1.

If the client exceeds the parking time limit thus purchased, he or she may purchase another parking ticket directly wherever he or she  
30 happens to be at the time. Simultaneously, the mobile applications server 3 sends an electronic fiscal record confirming purchase of the parking ticket to the user's e-mail inbox, if the user so requires. The document may be signed with an electronic signature, if deemed necessary. The

user may also access the database of the fiscal records saved in the mobile applications server 3 over the Internet.

Parking control is based on the license plate number, which the controlling person (usually a police officer) enters into the application in his or her mobile terminal, whereupon the mobile applications server 3 displays a valid parking ticket with all the necessary details in said terminal.

For the purposes of paying parking fees in reserved municipal zones, the system provides the user with greater comfort and flexibility than the current system of parking meters that require coins.

### **Example 2 – Payment via the Internet**

After choosing the merchandise and creating a shopping basket (order) in the payment interface 5 of the dealer's information system 4, the client selects a mobile phone payment on the Internet website of the dealer's payment interface 5. The system diverts the client to the security pages (e.g. HTTPS) of the payment interface 5 of the dealer's information system 4, which displays the allocated unique transaction identification code of the order obtained during the transmission T2 to the client, said code requested as part of request T1 by the dealer's information system 4 from the mobile applications server 3, and asks the client to activate mobile application Internet Payment in the client's mobile terminal 1.

In the mobile application Internet Payment, the client enters the unique transaction identification code, which was displayed for the client in the preceding step. The mobile applications server 3 consolidates (pairs) the request for payment with the mobile client, on the basis of the unique transaction identification code of the order, and displays the details of the payment transaction for the client in the client's mobile terminal 1, asks the client for his or her PIN, and for authorization of the payment transaction.

When set up (activated), the clearing center 2 sends confirmation T8 of payment (electronic receipt) by means of the mobile applications server 3 to the client's mobile terminal 1. The payment system may also generate the corresponding bonus and update the status of the client's bonus account. The mobile application of the client's mobile terminal 1 displays the resulting payment and, simultaneously, the status of the website in the payment interface 5 of the dealer's information system 4 is diverted to a display showing the transaction, including notification of the payment transaction's result. If the transaction is successfully executed, the dealer releases the goods or renders the services purchased to the user.

**List of Reference Marks**

- |    |    |   |
|----|----|---|
|    | 1  | client's mobile terminal                                      |
|    | 2  | clearing center   |
| 5  | 3  | mobile applications server                                    |
|    | 4  | dealer's information system                                   |
|    | 5  | payment interface   |
|    | 6  | banking system  |
|    |    |   |
| 10 | T1 | request for payment transaction                               |
|    | T2 | transmission of unique transaction identification code        |
|    | T3 | transmission of unique transaction identification code        |
|    | T4 | transmission of request for payment transaction authorization |
|    | T5 | transmission of request for payment transaction               |
| 15 | T6 | notification of payment                                       |
|    | T7 | notification of completed transaction                         |
|    | T8 | confirmation of payment to the client                         |



**PATENT CLAIMS**

1. A method of effecting payment involving a use of the client's mobile terminal (1) **characterized in** that:

- 5           a) The client enters the request (T1) for payment transaction in the mobile applications server (3);
- b) The mobile applications server (3) allocates a unique transaction identification code to the payment transaction and executes transmission (T2) of the unique transaction  
10           identification code electronically to the dealer's information system (4) and to the client;
- c) The dealer's information system (4) executes, using the mobile applications server (3), transmission (T3) of the unique transaction identification code as part of the data set  
15           necessary for the payment, so-called transaction sentence, to the clearing center (2);
- d) The clearing center (2) identifies the client and the dealer that request the payment transaction and executes transmission (T4) of a request for payment transaction  
20           authorization by means of the mobile applications server (3), along with information on the payment transaction requested, to the client's mobile terminal (1);
- e) The client authorizes the payment transaction in the relevant application of his or her mobile terminal (1), which executes  
25           transmission (T5) of the request for payment transaction to the clearing center (2) by means of the mobile applications server (3);
- f) The clearing center (2) identifies the client, on the basis of the request (T5) for payment transaction, verifies the  
30           available account balance and executes transfer of the corresponding amount to the given dealer's bank account,

5 whereupon it sends, by means of the mobile applications server (3), a unique transaction identification code with a notification (T6) of payment to the dealer's information system (4), whereupon the dealer releases the purchased goods to the client, on the basis of the unique transaction identification code, and sends a notification (T7) of the completed transaction to the clearing center (2).

10 2. The method as claimed in claim 1 **characterized in** that under a) the client enters the request (T1) for payment transaction from his or her mobile terminal (1); and under b) transmission (T2) of the unique transaction identification code to the client is directed to the client's mobile terminal (1).

15 3. The method as claimed in claim 1 **characterized in** that under a) the client enters the request (T1) for payment transaction by means of the payment interface (5) of the dealer's information system (4); and under b) transmission (T2) of the unique transaction identification code to the client is directed to the  
20 payment interface (5) of the dealer's information system (4).

4. The method as claimed in one of the preceding claims **characterized in** that identification of the client and the dealer on the mobile applications server (3) and in the clearing center (2) is  
25 based on the aliases of the client and the dealer.

5. The method as claimed in one of the preceding claims **characterized in** that the client authorizes the transaction by entering his or her personal identification code (PIN) and/or  
30 biometrically.

6. The method as claimed in claim 5 **characterized in** that biometrical authorization is based on voice and/or fingerprint and/or photograph transmission.
- 5 7. The method as claimed in one of the preceding claims **characterized in** that identification of the client's mobile terminal (1) is based on a security certificate deposited in the application downloaded onto the client's mobile terminal (1) and a corresponding certificate deposited in the mobile applications server (3).  
10
8. The method as claimed in one of the preceding claims **characterized in** that the payment interface (5) of the dealer's information system (4) is the cashier terminal or the e-shop terminal such as a virtual payment terminal.  
15
9. The method as claimed in one of the preceding claims **characterized in** that the clearing center (2) sends a confirmation (T8) of payment to the client's mobile terminal (1) by means of the mobile applications server (3).  
20
10. The method as claimed in one of the preceding claims **characterized in** that the clearing center (2) sends, simultaneously with the payment transaction, an electronic fiscal record of the payment transaction to the client's mobile terminal (1) by means of the mobile applications server (3).  
25
11. The method as claimed in claim 9 **characterized in** that the mobile applications server (3) saves the electronic fiscal record in the database of electronic fiscal records of the client's transactions.  
30

12. The method as claimed in claim 10 or 11 **characterized in** that the electronic fiscal record of the payment transaction is provided with an electronic signature.
- 5 13. The method as claimed in claim 11 **characterized in** that the client accesses the database of electronic fiscal records of the client's transactions on the mobile applications server (3) by means of the client's mobile terminal (1) or over the Internet.
- 10 14. The method as claimed in one of the preceding claims **characterized in** that the clearing center (2) calculates and credits bonus points for completed payment transactions to the client.
- 15 15. The method as claimed in claim 14 **characterized in** that the bonus points for hitherto completed payment transactions are applied, at the client's request, as a bonus to subsequent payment transactions executed by the method according to one of the preceding claims.

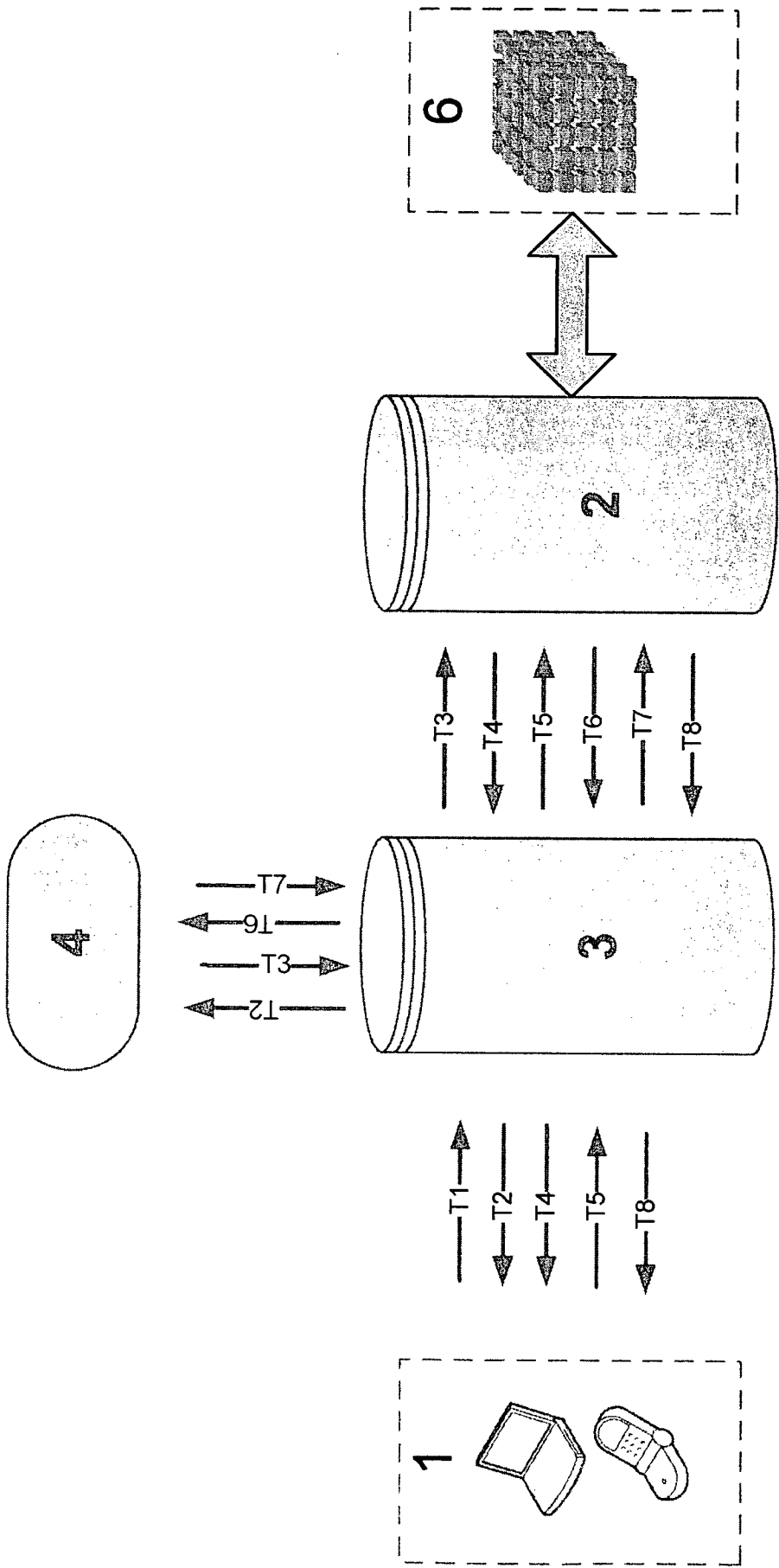


Fig. 1

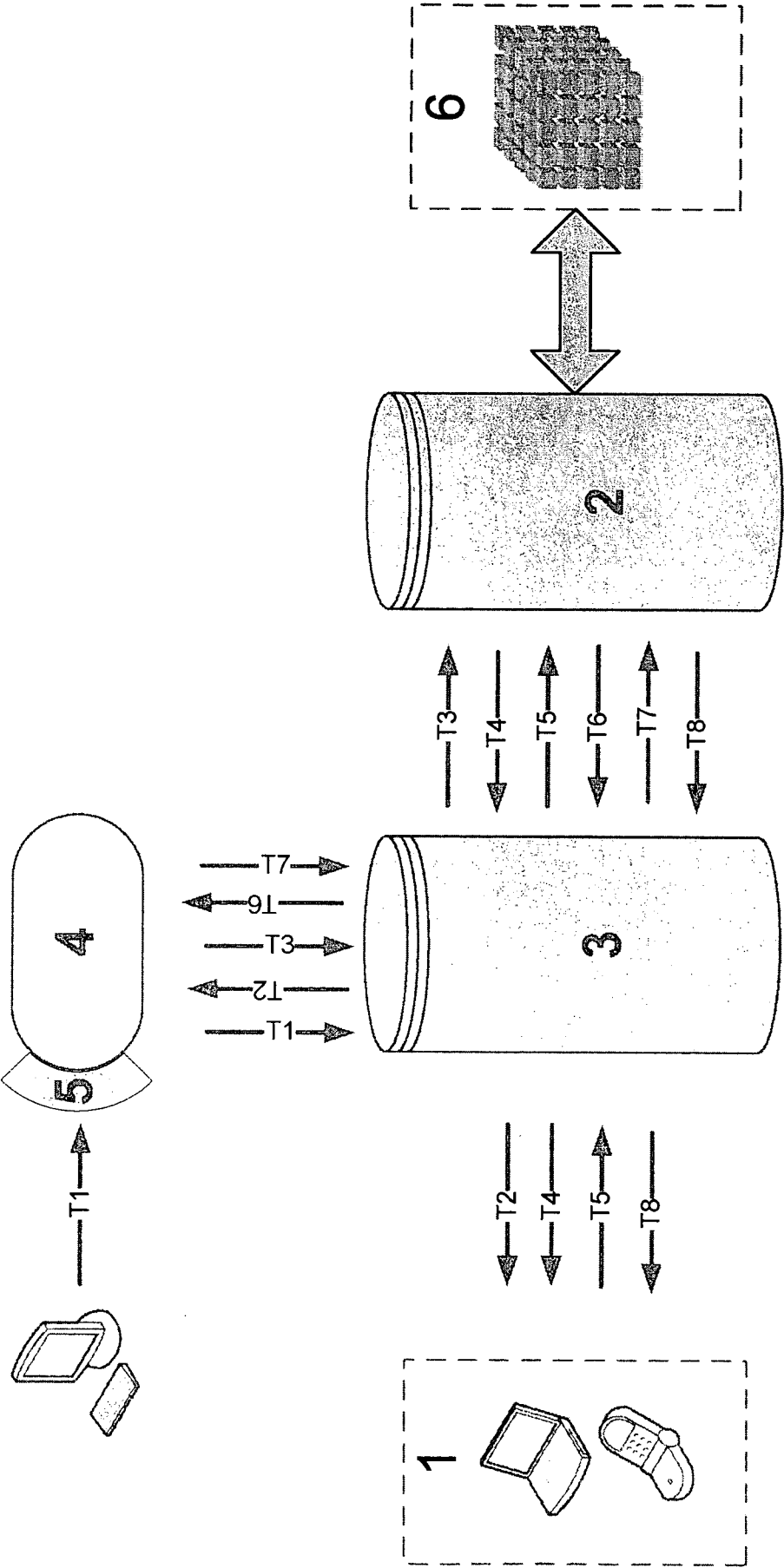


Fig. 2

## INTERNATIONAL SEARCH REPORT

International application No

PCT/CZ2008/000043

**A. CLASSIFICATION OF SUBJECT MATTER**  
 INV. G06Q20/00

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)  
 G06Q

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

| Category* | Citation of document, with indication, where appropriate, of the relevant passages  | Relevant to claim No. |
|-----------|---|-----------------------|
| X         | WO 02/19211 A (MICROCREDITCARD COM INC [US]) 7 March 2002 (2002-03-07)<br>abstract<br>page 7, line 16 - page 19, line 6<br>figures    | 1-15                  |
| X         | US 2003/018567 A1 (FLITCROFT DANIEL IAN [IE] ET AL) 23 January 2003 (2003-01-23)<br>abstract<br>paragraphs [0058] - [0074]<br>figures | 1-15                  |
| X         | US 2004/054624 A1 (GUAN QI [AT] ET AL) 18 March 2004 (2004-03-18)<br>abstract<br>paragraphs [0011], [0025] - [0027]<br>figures        | 1-15                  |



Further documents are listed in the continuation of Box C.



See patent family annex.

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Date of the actual completion of the international search

24 September 2008

Date of mailing of the international search report

01/10/2008

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## INTERNATIONAL SEARCH REPORT

International application No

PCT/CZ2008/000043

C(Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages  | Relevant to claim No. |
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| A         | US 2001/056409 A1 (BELLOVIN STEVEN MICHAEL<br>[US] ET AL) 27 December 2001 (2001-12-27)<br>abstract<br>paragraphs [0011] - [0015]<br>figures<br>-----                               | 1-15                  |
| A         | EP 1 081 919 A (GEBIT GES FUER EDV<br>BERATUNG UN [DE] GEBIT SOLUTIONS GMBH<br>[DE]) 7 March 2001 (2001-03-07)<br>abstract<br>paragraphs [0021], [0022]<br>claims; figures<br>----- | 1-15                  |
| A         | WO 2007/055675 A (KOMISSARUK MYKHAILO<br>[UA]) 18 May 2007 (2007-05-18)<br>abstract<br>figures<br>-----   | 1-15                  |
| A         | FR 2 837 952 A (MESTRALLET MICHEL [FR];<br>DENIS JEAN JACQUES [FR])<br>3 October 2003 (2003-10-03)<br>abstract<br>page 8, line 19 - page 9, line 15<br>-----                        | 1-15                  |



# INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No

PCT/CZ2008/000043

| Patent document<br>cited in search report |    | Publication<br>date | Patent family<br>member(s) | Publication<br>date |
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