



(51) International Patent Classification:

G06Q 20/00 (2012.01) *G06F* 17/30 (2006.01)
G06Q 30/00 (2012.01) *G06K* 7/00 (2006.01)

(21) International Application Number:

PCT/IN2014/000194

(22) International Filing Date:

27 March 2014 (27.03.2014)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

4035/CHE/2012 28 March 2013 (28.03.2013) IN

(71) Applicant: EZETAP MOBILE SOLUTIONS PRIVATE

LIMITED [IN/IN]; 5th Floor, Beta Building, Sigma, Tech
Park, Varthur Main Road, Ramagondanahalli, Bangalore -
560066, Karnataka (IN).

(72) Inventors: BHAKTHA RAM KESHAVACHAR; 5th

Floor, Beta Building, Sigma, Tech Park, Varthur Main
Road, Ramagondanahalli, Bangalore - 560066, Karnataka
(IN). SANJAY SWAMY; 5th Floor, Beta Building,
Sigma, Tech Park, Varthur Main Road, Ramagondanahalli,
Bangalore - 560066, Karnataka (IN).

(74) Agent: PRABHU, RAKESH; ALMT Legal, Advocates &
Solicitors, No 2, Lavelle Road, Bangalore - 560 001,
Karnataka (IN).

(81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,
AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY,
BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM,
DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,
HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR,
KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME,
MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ,
OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA,
SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM,
TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM,
ZW.

(84) Designated States (unless otherwise indicated, for every
kind of regional protection available): ARIPO (BW, GH,
GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ,
UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ,
TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK,
EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV,
MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM,
TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW,
KM, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR A SECURE ELECTRONIC TRANSACTION USING A UNIVERSAL PORTABLE
CARD READER DEVICE

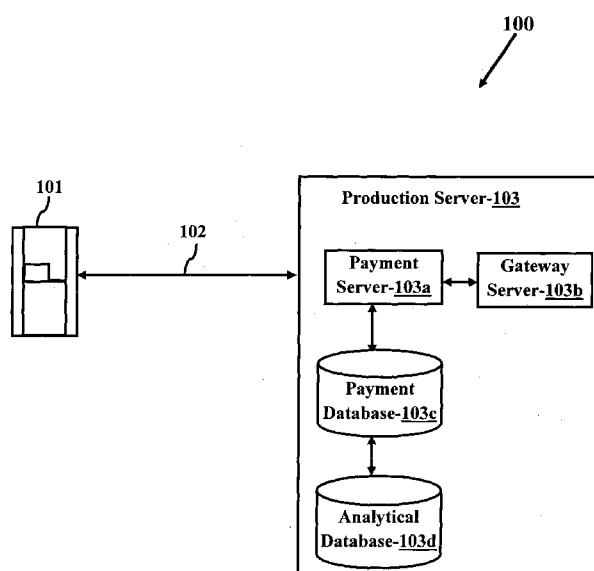


FIG. 1

(57) Abstract: The embodiments herein provide a method and system for secure electronic transaction using a dongle device and a mobile device. The method comprises inserting a payment card in a dongle device. A type of the card is recognized to activate a respective card reader to read a card data which is processed by a microprocessor. The payment amount input by the user is transmitted along with the card data and a transaction related information through the mobile device to a payment server for processing the card data to authenticate the merchant using a mobile application. The mobile application resides on the mobile device or server. After authenticating the user by verifying the user input PIN, the received data and a transaction request is sent to a banking server to perform an electronic transaction.



Declarations under Rule 4.17:

— *of inventorship (Rule 4.17(iv))*

(88) Date of publication of the international search report:

24 December 2014

Published:

— *with international search report (Art. 21(3))*

INTERNATIONAL SEARCH REPORT

International application No.
PCT/IN2014/000194

A. CLASSIFICATION OF SUBJECT MATTER

G06Q20/00, G06Q30/00, G06F17/30, G06K7/00 Version=2014.01

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)

G07F, G06Q, G06K

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 practicable, search terms used)

Databases: Questel, IPO Internal database, Google patent search

Search terms: transaction, dongle, card reader, mobile

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
P, X	WO 2013051031 A1 (EZETAP MOBILE SOLUTIONS PRIVATE LIMITED) 2013.04.11 whole document	1-24
X	WO 2012003892 A1 (IZETTLE HARDWARE AB) 2012.01.12 page 2 line 19-page 3 line 11, page 10 lines 7-13 and lines 16-19, page 11 lines 1-8, page 12 lines 6-28, page 14 lines 1-14, page 14 line 22-page 16 line 3, Page 17 lines 9-14, page 18 lines 15-19	1, 10, 18
Y	page 2 line 19-page 3 line 11, page 10 lines 7-13 and lines 16-19, page 11 lines 1-8, page 12 lines 6-28, page 14 lines 1-14, page 14 line 22-page 16 line 3, Page 17 lines 9-14, page 18 lines 15-19	1-20, 22-24
X	IN 5158/CHENP/2011 (HOMEATM) 2012.12.14 paragraphs [0085] - [0089] and [0102], claim 13	10
Y	paragraphs [0085] - [0089] and [0102]	1-20, 22-24



Further documents are listed in the continuation of Box C.



See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

07-08-2014

Date of mailing of the international search report

07-08-2014

Name and mailing address of the ISA/

Indian Patent Office
Plot No.32, Sector 14, Dwarka, New Delhi-110075

Facsimile No.

Authorized officer

Shraddha Turkar

Telephone No. +91-1125300200

INTERNATIONAL SEARCH REPORT

International application No.

PCT/IN2014/000194

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	----- US 8336771 B2 (BBPOS LIMITED) 2012.12.25 abstract, Column 1 lines 6-12, Column 1 line 66-column 2 line 12 -----	1-20, 22-24
A	US 20120095857 A1 (MCKELVEY JIM, SAM WEN, JACK DORSEY) 2012.04.19 whole document -----	1-24
A	TW200917140 (SYSTEX) 2009.04.16 whole document	1-24

INTERNATIONAL SEARCH REPORT
Information on patent family members

International application No.
PCT/IN2014/000194

Citation	Pub.Date	Family	Pub.Date
WO 2013051031 A1	11-04-2013	WO 2013051029 A1	11-04-2013
		WO 2013051030 A1	11-04-2014
		WO 2013051032 A1	11-04-2013
WO 2012003892 A1	12-01-2012	WO 2012004395 A1	12-01-2012
		US 2013173475 A1	04-07-2013
		US 2013144792 A1	06-06-2013
		EP 2559012 A1	20-02-2013
		EP 2561490 A1	27-02-2013
		AU 2010357028 A1	28-02-2013
		AU 2011275691 A1	21-02-2013
US 8336771 B1	25-12-2012	US 2011259957 A1	27-10-2011
		EP 2693298 A2	05-02-2014
		CN 103581794 A	12-02-2014
		US 2012293001 A1	22-11-2012
IN 5158/CHENP/2011	14-12-2012	WO 2010097711 A2	02-09-2010
		EP 2396756 A2	21-12-2011
		US 2012061467 A1	15-03-2012
US 20120095857 A1	19-04-2012	US 2014097242 A1	10-04-2014
		CN 102598046 A	10-04-2012
		EP 2628128 A2	21-08-2013
		US 2011084131 A1	14-04-2011