

(43) International Publication Date
8 August 2013 (08.08.2013)(51) International Patent Classification:
G06Q 20/32 (2012.01)(21) International Application Number:
PCT/SE2013/000015(22) International Filing Date:
4 February 2013 (04.02.2013)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
1200074-1 3 February 2012 (03.02.2012) SE
1200097-2 16 February 2012 (16.02.2012) SE
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Seamless Dalagatan 100, S-113 43 Stockholm (SE).(74) Agent: HINZ PATENT AB; Spånga kyrkväg 568, S-163
62 Stockholm (SE).(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, IS, JP, KE, KG, KM, 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, 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,
ML, MR, NE, SN, TD, TG).

Published:

— without international search report and to be republished
upon receipt of that report (Rule 48.2(g))

(54) Title: A MOBILE DELIVERY METHOD AND A SYSTEM THEREFORE

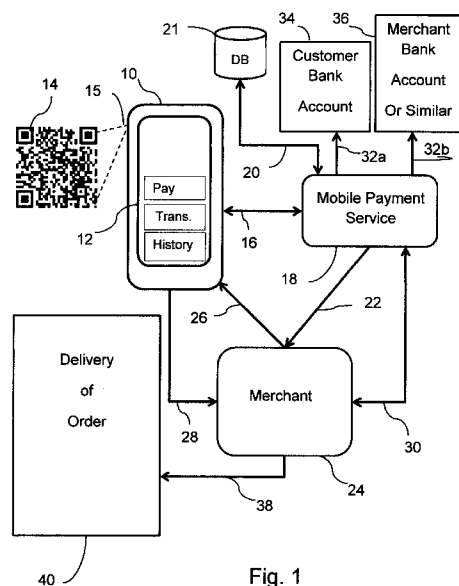


Fig. 1

(57) Abstract: The invention relates to a method and a system adapted to the
ordering of items from a merchant to a specific location through a coded tag
(14) and a cellular device (10). A customer's cellular device (10) reads a
quick response code (14) placed on or adjacent to the item, the code com-
prises information about the item, and a coded identification identifying the
merchant that provides said item. The cellular device (10) transmits the or-
dering of the item to a system for that purpose, whereby the system informs
the merchant of the ordering of the item, and delivers it to the location of re-
quest.

Title

A mobile delivery method and a system therefore

Technical field

The present invention pertains to a method and a system adapted to the
5 ordering of items from a merchant to a specific location through a coded tag and a cellular device.

Background art

It is well known to the public domain that quick response codes, QR codes, or similar optical readable codes are excellent to utilize in providing a uniform resource locator,
10 URL, to a specific product www information page.

A mobile user downloads a general QR scanner to a smartphone, which admits the phone to translate the code into a desired format html, text, or the like. This technology is spreading fast and new innovative usage applications of this technology are appearing, among others payment applications. A general QR scanner opens up a web browser that
15 triggers the link in question.

Some companies provide customers with a direct link to a specific product page or offer page, which admits the user to actually interact with an e-commerce system and select a quantity of products as well as providing information about where to deliver the ordered service.

20 Technically, the customer could also be offered to choose his preferred means of payment and in some cases also perform such payment by logging on to a web-enabled payment service that would allow the user to authenticate with username + password to complete an order.

Since a conventional QR-app is not limited to purchases the entire process is
25 not very intuitive as it is not designed for effective mobile purchasing. Ordering items through a mobile/cellular phone is typically very "painful", as you are obliged, even if the use of QR code would take you directly to the product page in question to; selecting means of delivery & location to deliver, authenticating through the web for payment service, which not is a very intuitive direct purchase process.

30 There are also security issues involved for both customer and merchant; is it really the customer making the purchase, is the merchant really who he says he is? The access to the confirmation/receipt of payment is also hazardous for security.

Hence, the present invention intends to take advantages of the possibilities that barcodes provide to accomplish payments in an innovative manner as described further
35 below.

It is known before from the patent application US 2008/0238610 A1 to Rosenberg, a system for delivering items from a merchant to a customer by a near field

communication (NFC) enabled mobile communication. But this application relies on invoices/debit notes to settle a purchase, i.e. no real time settling of the customers and merchants accounts are described in the application to Rosenberg.

Summary of the invention

5 The present invention regards a method and a system to a secure, SEQR ® (system working name), seamless paying process in for instance a store, restaurant, online, and for payment of bills. With the SEQR ® instant mobile purchase and delivery solution of the present invention, a customer has the opportunity to quickly and securely make a mobile purchase. Merchants can quickly and easily with a low cost launch new and innovative
10 instant mobile purchase and delivery, IMPD, services by issuing a SEQR ® payment code which contains all the relevant bill payment information needed.

Hence, the present invention provides immediate payment, thus settling payment between a customer and a merchant in real time through a network with bank accounts at an ongoing purchase i.e. the present invention requires no issue of
15 invoices/debit notes to be transferred.

To solve the problems mentioned and others, the present invention sets forth a method adapted to the ordering of items from a merchant to a specific location through a coded tag and a cellular device, characterized by comprising:

the item being marked by the coded tag;

20 the coded tag including at least the merchant identification, and predetermined information about the item to be ordered, the merchant identification being issued by the provider of a system for such purpose running the method;

a payment switch settling payment between customer and merchant in real time through a network with bank accounts at an ongoing purchase;

25 a customer being registered in the system with the customer's specific particulars, and a delivery location;

the customer reading the coded tag through a cellular device ordering the item, and transmitting the tag information including the merchants identification to the system; and

30 the system informing the merchant about the ordering of the item and to which location the item should be delivered, and delivering the item to the location of delivery.

One embodiment of the present invention provides that the tag is a 2D code or similar.

Another embodiment provides that the tag is provided on an electronic screen adjacent to an item for sale to be scanned by the cellular device.

35 Moreover, the present invention sets forth a system adapted to the ordering of items from a merchant to a specific location through a coded tag and a cellular device, characterized by comprising:

a mobile payment service switch managing orders of items;

a payment switch settling payment between customer and merchant in real time through a network with bank accounts at an ongoing purchase;

5 a database comprising a coded identification of a merchant, and particulars of a customer including a delivery location for a customer ordered item;

a merchant server managing ordering of items;

a communication network connecting the service switch, database, and merchant server;

a coded tag related to the item, and comprising particulars of the item;

10 a cellular device to read the particulars of the tag, transmitting the particulars to the switch, the switch determining through authenticating the coded identification of the merchant, and determining the location of where to deliver the item to the customer after authenticating the customer;

15 a means of communicating at least the location of customer delivery stored in the database through the switch to the merchant; and

a means to deliver the item to the customer.

In one embodiment of the system the switch is a payment switch settling payment between customer and merchant through a network with bank accounts.

A further embodiment provides that the tag is a 2D code or similar.

20 Still a further embodiment provides that the tag is provided on an electronic screen adjacent to an item for sale to be scanned by the cellular device.

A brief description of the drawing

Henceforth, reference is had to the accompanying drawing throughout the present description for a better understanding of the present inventions embodiments, and
25 given examples, wherein:

Fig. 1 schematically illustrates a system for secure payment of bills through a code, and a cellular device in accordance with the present invention; and

Fig. 2 schematically illustrates a system for purchasing and delivering of goods at a POS with a cellular device in one embodiment in accordance with the present invention.

Detailed description of preferred embodiments

30 The present invention regards a method and a system to a secure, SEQR ® (system working name), seamless paying process in for instance a store, restaurant, online, and for payment of bills. With the SEQR ® instant mobile purchase and delivery solution of the present invention, a customer has the opportunity to quickly and securely make a mobile
35 purchase. Merchants can quickly and easily with a low cost launch new and innovative instant mobile purchase and delivery, IMPD, services by issuing a SEQR ® payment code which contains all the relevant bill payment information needed.

Moreover, the SEQR ® IMPD solution rationalizes the customer experience, authenticates both the merchant and customers as well as automatically knowing where to deliver purchased services or goods. Hence, the present invention provides a mobile payment user to; order from virtually anything anywhere, be more obvious to scan QR code for ordering through a mobile payment system, introduce new and innovative manners to order and pay products and services, reduce queuing at busy locations, VIP treatment, not need to sign-up with a merchant, not key in cumbersome payment details, customer information, and the like. It provides confirmation of all payments, full traceability, and digital receipts in the palm of the hand as well as quicker payments.

Now an example of a type of usage of a direct purchase follows. It is appreciated that the present invention accomplishes that a product is delivered to a home address or a pickup site; a digital content can be delivered to a device, a food order to a table or seat, payment of a bill, ticket, payment and confirmation of an appointment, product outlet scanned when ordered, a purchase of coffee, or other beverage (self service) with printout of a receipt.

The SEQR ® direct purchase technology of the present invention allows various types of companies to deploy new and innovative ways to sell their goods and services. Here follow examples of different scenarios. For example, advertisement of a product with a QR code allows quick checkout and home delivery TV/Print/Online, or a store can have a QR code in their product display, for instance of a sofa and a customer can quickly order and checkout with home delivery services. Furthermore, a company can send a suggestion for an appointment with a dentist, whereas the customer scans a code, he/she is able to change time/date for appointment and make the payment as he/she wishes to do.

Another scenario involves a device for instance a TV, PC, or Xbox ® connected to the Internet through which a customer can receive an offer to buy or rent digital content such as a movie, game, or other services by, the device showing a QR-code, whereby there is no need to logon or create an account, but just rent a movie. After payment it is delivered on screen to the device. Moreover, a restaurant could have a QR-code on every table, which permits a customer to access an order page/menu to be able to make an order, and pay for it including a delivery to the table or to a pick-up address.

Furthermore according to another scenario of the present invention, a customer at an event, having a ticket a seat at a specific seat number could scan a QR code on the ticket or at and/or on the seat can make an order directly to the seat. Also for instance a customer could enroll to a customer club at a merchant by scanning a QR code and authorizing the customer club to gain access to information about the customer. A real time purchase of coffee in a convenience store can be achieved, whereby an order is delivered to a cashier or printed out on a printer and post-reported to the cashier.

To be able to perform the present invention for instance a customer may sign-up for the mobile payment service, and link his payment option as well as provided home address to the provider of the service. Upon signing-up he/she will be provided the option of linking the mobile payment service to a payment instrument such as for instance a debit or credit account. A mobile/cellular phone, having a camera embedded provides a capability to communicate with a mobile payment service of the present invention. Hence, mobile payment software and secure means of authentication and communication are provided.

A QR code generated by a merchant contains a unique merchant identification (ID), issued by the mobile payment service provider, a product or service ID to present a authenticated order page, the type of order delivery such as home shipment, table delivery, self-service, electronic content to the cellular device, or other multiple options for a delivery to a specific site as well as for quantity and other preferences where it is applicable.

The cellular mobile payment service in accordance with the present invention requires for instance means to authenticate a merchant, a user, and a secure personal identity (PIN) code signature. A mobile/cellular device that is equipped with a camera and having connection to the Internet or similar, whereby application software is installed in the cellular device, which provides capabilities to optically read a code or enter a code linking to an authenticated merchant and product identification. Moreover, there exists a mobile payment service that is linked to an account, source of funds enabling real-time payments. The mobile payment service is capable of communicating with at least one of a merchant's order management system, content management system, content delivery system, cash register, e-commerce solution, order management system or customer relationship management system or similar systems. Also, the system has capabilities to notify and/or provide a receipt to the customer.

The above mentioned elements enables the customer that is registered to a mobile payment system through a cellular device, the means of scanning a code, confirming an order, approve a payment with a PIN, and receive confirmation and delivery as soon as possible, without the need of completing or providing customer information, delivery information, which are time consuming and cumbersome to accomplish on a cellular phone. In addition both customer and merchant are provided a very secure transaction where no special account creation process is required.

An agreement between the SEQR ® system and a biller to accept SEQR ® payments is required, and the biller is required to provide his bank account information or similar, i.e. where he would like his funds to be paid to. Furthermore, integration with a SEQR ® system payment switch to request payment, sending of a receipt, amount of payment and order ID is provisioned. A product and a catalogue with offers to be presented to customer and ordering mechanism provided by the biller.

The biller issues or is provided a SEQR ® direct purchase QR code to be included on/adjacent to an advertisement (static code), digital channel (dynamic code), table or menu at restaurant (static code), appointment booking (static or dynamic), a product display (static), ticket (static), on wall or counter (static), or by a direct purchase (static) at a retailer.

A merchant has to add a QR code to an advertisement, appointment, menu, table, seat, ticket, online or as digital content or customer sign-up.

The QR-code could either be generated as a static code or put on print, containing for instance the below described information, or it could be generated as a dynamic code online to provide information about delivery means.

The QR code that should be generated can in one embodiment of the present invention be based upon the following information:

<country code>	Mandatory
<merchant ID>	Mandatory
<delivery type>	Mandatory
<channel>	Mandatory
<Product ID>	Mandatory
<transaction ID>	Optional
<product description>	Optional
<amount of payment>	Optional

and other possible combinations of data that are common when ordering services and/or payment in accordance with the present invention described herein.

Currently all the information on the QR tag is known to a merchant except for the unique SEQR ® code provided through the SEQR ® system management in accordance with present invention.

The combination of the various elements of the present invention enables a simple and efficient direct purchase without requiring any information to be provided by a customer except for a PIN code. A customer does not need to be pre-registered at the merchant, which is very convenient to the customer, and also to the merchant regarding paperwork and/or electronic registration. Hence, the present invention leads to increased sales for the merchant due to a simplified acquisition process.

Thus, the mobile payment system integrates securely to a merchant system, and an ordering process is initiated by a mobile payment switch, which differs from how it is currently accomplished. It should be an optimal way to make a payment where there is no need to login or authenticate with a separate payment process such as for instance current payment procedures through a POS or online on a PC.

An important aspect of the present invention is that the location to a delivery of goods or services in one embodiment is contained in the QR code according to the present invention for instant by table number at a restaurant, or a seat number at an event such as a sport or other amusement event. But the customer's home address is never stored in the QR code, but registered in database at the provider of the services of the present invention.

Another important aspect of the present invention provides a payment switch settling payment between customer and a merchant in real time through a network with bank accounts at an ongoing purchase, i.e. no invoices or debit notes are needed when delivering items.

By letting the cellular payment device initiate the transaction, the service that the customer experiences is much more obvious than a purchase through a QR code reader handled by for instance a POS clerk, to avoid queues and having transactions sent to the shop cash register system for instance by an on spot purchase of Coffee in the shop.

Now referring to the attached Fig. 1, which schematically illustrates a system for the purpose of providing the ordered goods or services, provided by the present invention, to perform methods of an order and/or purchase described above.

In order to keep the following text easy to comprehend goods or services are included in the expression item, and a merchant can be any type of provider of goods and services. A cellular device in the context is any kind of device capable of wireless radio communication, through a cellular network run as 2G, 2,5G, 3G, 4G and possible future versions of networks, cellular devices could be of the type a cellular phone, Iphone®, Ipad®, androids, personal digital assistant (PDA) and the like.

Fig. 1 schematically illustrates a system 18, 21, 24, 34, 36, which manages purchases and ordering of services to collect an item ordered by a customer. Double pointed arrows depicted in Fig. 1 indicate a two way communication by the system, and single pointed a one way communication. The customer to order an item is equipped with a cellular device 10 with a display screen 52 having the capability to read/scan/footage 15 a coded tag 14 adhered to the item or adjacent to it as for instance any type of 2D codes 14 such as a QR code. The tag 14 embeds information about the item, and a unique identification code assigned to the specific merchandiser providing an item to be ordered and delivered to a location desired by the customer. A tag 14 can be attached or adjacent to a physical item such as a table or menu in a restaurant, an item shown online with a tag 14, shown on TV, PC, with an on screen tag 14. A cellular phone 10 is able to read a 2D code on an electronic screen.

In one embodiment of the present invention, when a customer purchases or orders an item, the customer cellular device 10 reads the tag 14 by a software application and hardware, and the information on the tag is automatically transmitted/communicated 16,

to a mobile payment service management system switch 18 which checks 20 in a database (DB) if the customer is registered in the system and identifies the merchant, and at which location the item should be delivered for instance delivered to a TV as a movie, a meal delivered to a table, a seat at an event or any physical location stored in the DB 21 regarding the customer. The system switch 18 also acts as payment switch settling payment between customer and merchant in real time through a network with bank accounts at an ongoing purchase, i.e. no debit notes/invoices are transferred between customer and merchant, which is further elaborated below.

Thereafter, the system looks up 22 the merchant's product and service code, and the customer is redirected 26 to the merchant's product and offer code through for instance an Internet call. When the customer is satisfied and for instance wants to order the item and pay for it, the cellular device 10 pay button is pushed and the order is completed 28 through Internet.

The scenario in Fig. 1 illustrates only one embodiment of the present invention. Another embodiment comprises that communications 22, 26, 28 is abandoned, and all communication between the cellular device 10, switch 18, and merchant is uphold through the cellular connection 16, and communication channel 30, whereas the switch 18 communicates with the DB and Banks through channels 20, 32a, 32b.

Hence, the merchant transmits 30 a payment request to the payment switch 22, whereby the switch 18 transmits 16 a payment request to the customer device 10. Then, the customer approves the order by entering a PIN code communicating 16 it to the switch 18, thus approving a possible withdraw from an account assigned to the customer, and the customer signature is approved 20 by the DB 21. The customer bank account or similar is debited 32a as well as the merchants bank account or the like is credited 32b. Customer and merchant are notified 16, 30 regarding the settlement of accounts. Thereafter, the merchant delivers the ordered item, as defined, to a location appreciated by the customer. In this embodiment, the merchant has a delivery list 40 of an order for instance telling the merchant where to deliver the item such as to a customer home address or as a pick-up in a store, to a table or a seat, confirmation of payment, an electronic ticket, a confirmation of an appointment, a film delivered to the home address television set, and many other possibilities. A means to deliver the item to a customer could for instance be the Internet, cellular network, manual delivery depending on the type of the item, which can be a service such as pay per view, software program, electronic ticket or a tangible item and other possible items to buy or receive for free.

The present invention in one embodiment for settling accounts between a purchaser and a merchant regards a method and a system to perform a mobile payment transaction at an already existing credit card payment terminal at a merchant/retailer, which

does not require any additional equipment investment or development/customization of the existing software, hardware, or firmware at a POS.

According to the present invention, one embodiment comprises that an end user having a mobile device/cellular device enabled through software to perform mobile payments through an existing mobile payment system. In accordance with the present invention a card, swipe card and/or smart card, or a pseudo card provisioned as software in the POS terminal, is issued to a merchant's/retailers POS. When a mobile payment is to be accomplished through a pseudo card, the POS terminal software is copied, and the steps where the card has to be swiped or inserted in the POS is removed. Thereafter, the slightly changed software is restored into the POS terminal.

This card uniquely identifies one specific POS terminal at the retailer through the card numbers and/or the digits of the card memory area for instance magstrip or computer chip, which is issued by a payment settlement company, having a unique payment service provider (PSP) release identity as an example for instance IIN 9999 99— ---- with digits [----] for instance identifying the retailer, the unique POS terminal and other relevant banking data, i.e. the card is similar to known PSP card issuers, but differing in the issuer identity, IIN, in this example through the digits [9999 99]. This automatically integrates the POS with existing EDI message systems, and requires no alteration of the POS terminal itself. The only requirement on the POS terminal is to configure it to the example issuer identity [9999 99], i.e. so that it knows the identity, which is a simple matter to accomplish.

Furthermore, the site of the POS is tagged with a unique code identifying the POS in question for a purchase made contactless by an end user through a cellular device, having a card in accordance with the present invention.

A method of the present invention to conduct a purchase at a retailer is as follows in one exemplifying embodiment. The retailer enters the amount to be paid by the end user into the POS terminal. Thereafter, the retailer swipes the card that is issued to this specific POS in the POS slot or puts it into a slot to read the card by the on card computer chip if it is a smart card. This triggers the terminal to debit the specific amount to a mobile payment processing platform to a settlement switch, without knowing the credentials of the end user. The terminal is on hold for authorization and payment verification.

In one embodiment the processing will time out after for instance 30 seconds if no response is received by the POS, or if cancelled by the POS terminal clerk. At the same time, earlier or after the card has been swiped, read, or triggered by software, the end user scans/reads a code from a sticker/tag/label/radio frequency communication (RFID), or similar near field communication (NFC), with which the POS is tagged through software in his cellular device or enters a code of the specific shop that reveals the identity of the retailer shop, whereby the code is sent to the settlement switch through the cellular network in use.

This will allow the POS terminal to request information about any outstanding payments for the specific point of sale and further matching the POS payment request with the end users cellular device transmitted code to accomplish payment in the settlement switch. Hence, the payment request from the POS and the request to pay the amount entered into the POS terminal can now be matched in the settlement switch by utilizing the unique POS identity.

Once the match has been accomplished, the end user receives a bill to be paid comprising the recipient name, i.e. the retailer shop, and the amount to be paid. Still the shop retailer is not aware of the end user identification while waiting for payment verification, and the end user can still choose to approve or deny the payment transaction. If the end user chooses to approve the payment he/she will be requested to enter a personal identity code (PIN) to approve the payment, whereby the payment is processed and the relevant amount of payment will be charged to the end user. Upon payment has been accomplished, the POS is notified through the settlement switch that the payment has been processed and a print out of a receipt with the payment details is conducted. But, still the identity of the end user is unrevealed.

In order to affiliate the present invention to a POS terminal it is assumed that the retailer has a POS terminal issued by a 3rd party that is connected and provisioned in a payment settlement switch. As well as a mobile payment application or service has been provisioned to the end user cellular device in beforehand. It is appreciated that the payment transaction system in accordance with the present invention can be utilized to process any means of payment, i.e. charge the total amount to be paid in a purchase to a credit card, bank account. Moreover, any other means of payment such as a lunch coupon or other type of coupons, gift cards and the like can be processed by the POS terminal as is currently possible.

The present invention solves many important problems known when implementing currently known cellular device payment solutions at POS terminals. For example, no sensitive payment credentials are used by the end user at the POS terminal. User payment credentials remain unrevealed or anonymous minimizing the possibility of fraud or skimming at the site of the POS terminal. Also, no significant new software is required to be installed at a POS terminal situated at a retailer shop, only a sticker/NFC tag, or code. If that would be the case it would require huge investment costs at current POS terminals. Furthermore, no changes to the electronic payment flow or processes are implemented to known existing POS payment terminals and its backend network. Hence, the POS terminal payment by an end user remains identical to a traditional payment except that the swipe of a retailer card unique for the POS in use is accomplished instead of the utilization of an end user owned card such as current PSP released cards like Visa ®, MasterCard ® or the like.

An end user identifies himself with a mobile payment application using the camera or scanner or by entering a unique payment code for the merchant, and the specific POS terminal. The present invention payment innovation can further process multiple means of payments using the same technology as described herein. Since the invention does not
5 require any amendments made to the POS terminal, all existing reports, reconciliations etc. work fully transparent as with currently existing POS terminals.

A mobile payment by the cellular device can be performed at a POS terminal, without the POS knowing the identity of the cellular device by instead requesting a payment of a total amount through a specific transaction identification, instead of routing the
10 transaction to perform a specific customers payment instrument and revealing the identity of the end user or his payment account. The POS simply sends a single request to a payment process requesting an amount to be paid in accordance with the present invention.

Fig. 2 schematically illustrates a system for purchasing at a POS with a cellular device in one embodiment in accordance with the present invention.

15 The system of the present invention utilized to perform the method of the present invention could in one embodiment be utilized to settle bank 78 accounts between a customer and a merchant, whereby a POS terminal site 50 at a retailer shop is depicted with broken and dotted lines, and a back net/backbone net 52 is schematically depicted. The POS terminal site and the back net 52 are communicating electronically as depicted by double
20 arrows in Fig. 2. A purchaser/end user hand 54 holding a cellular phone 56 with a display screen 58 is depicted as the actual closing of a purchase of bought goods is performed by utilizing the device 56 in accordance with the present invention. A wireless communication between the device 56 and a cellular network is schematically shown as a flash symbol 60. It is appreciated that a mobile device/cellular device 56 can be of any type capable of cellular
25 radio communication such as a conventional cellular phone, Iphone®, Ipad®, personal digital assistant (PDA) or the like, no matter if the communication is established through 2G, 2,5G, 3G, or a 4G cellular network. It is also appreciated that a retailer, in the gist of the present invention, could be a merchant or any company, store, shop, or business selling any kind of goods or provided services that are paid through a POS terminal 62. The POS
30 terminal shown in Fig. 2 is just one example out of many such as cash register devices with card reading abilities, and thus the present invention is not limited to the type shown in Fig. 2

The POS terminal 62 is equipped with a slot 64 for reading PSP issued smart cards which are equipped with an on card computer chip, and a slot 66 for swiping of PSP issued cards. This is not intended to exclude POS terminals 62, which only have a smart
35 card slot 64, or a swipe slot 66, as a smart card can be utilized on either of such POS terminals 62. As mentioned the card can be a pseudo card provisioned in the POS terminal 62. In the following description a card is utilized to describe the present invention, but the

invention is not limited to physical card 28 as such. It can be a pseudo card in one embodiment.

A PSP has provided the retailer a card 28 that uniquely identifies the specific POS terminal 62 when swiped by a POS clerk during a purchase with an end user, thus
5 sending at least the amount the POS terminal, and retailer identity to the backend net 52. The PSP that provides the retailer with the card 28 has his own card issuer identity four digits/dial up prefix such as for instance 9999 ---- ----, comprising for instance the specific POS identity, and/or also provided on the card magstrip and/or computer chip. It should be noticed that a retailer with several POS terminals 62 receives a unique PSP issued card 28
10 for every terminal 62, which identifies only the terminal 62 for which it is issued. Currently known physical card reading functions in existing POS terminals 62 can all be utilized by the present invention.

Schematically depicted in Fig. 2 by a double arrow 69 is the communication between the POS terminal site 50 and the back end net 52. It is appreciated that this
15 communication could be performed wireless through a cellular network, not shown in Fig. 2, Internet, and through PSTN dial-up or any other similar or relevant communication method.

When an end user scans/reads/takes a picture of the tag 70, schematically indicated by the broken lines 42 in Fig. 2, while purchasing, the tag includes at least the identity of the POS terminal 62, and the retailer, whereby the end user is able to confirm his
20 purchase by entering a PIN code associated to the mobile application that records the tag 70 in the cellular device 56 in use, and the tag 70 information with the POS identity is transmitted to the back end net 52 for settlement of the purchase and its closing.

As an example, the card 28 comprises the POS terminal 62 identity and the retailers identity for instance the code [zzzz 01]. The same or an associated code [zzzz 01] is
25 provided on the tag 70. Hereby, the identity transmitted by the POS terminal 62 [zzzz 01] is matched with the identity [zzzz 01] transmitted by the cellular device 56 through the scanned or read tag 70. Hence, if those two identities match at least partly in one embodiment, the purchase is permitted and closed. Of course, the end user account is also checked for the account balance so that it is not overdrawn to be able to pay the amount that was transmitted
30 from the POS terminal 62 before the purchase is closed.

The tag 70 can be of several types such as a quick response code (QP) 70, all kind of 2D codes, barcodes and/or RFID, NFC tags and/or character code visible for the naked eye or the like. If it is a character code visible to the naked eye, it could in one
embodiment of the invention be entered into the cellular device 56 through its key pad, or
35 read/scanned/by footage 42 as the other codes.

Furthermore, the Fig. 2, as mentioned, schematically depicts a back end/backbone network for settlement of payments from POS terminals 62. Hereby, a

transaction/payment switch 72 receives the information transmitted from the POS terminal 62, and specifically checks the four code card issuer digits, in this example PSP (74) code [9999 99], and recognizes that this card is issued by PSP 74, which directs the purchase information message to a payment and settlement switch 76, where the match between the
5 two identical codes [zzzz 01] is accomplished, closing the purchase, and settling it with a bank, financial institution 76 or the like. The financial institution 78 communicates with the POS 62 through a standard integration interface. If for instance as currently a Visa ® card is swiped, the switch 72 directs it to the Visa ® settlement system (not shown in Fig. 2).

Also schematically depicted is the communication 60 through a cellular
10 networks base station 80 with an antenna, made by the end user cellular device 56, to accomplish the purchase match.

The attached set of claims determines other possible embodiments of the present invention to a person skilled in the art of the present technical field.

Claims:

1. A method adapted to the ordering of items from a merchant to a specific
5 location through a coded tag (14) and a cellular device (10), characterized by comprising:
said item being marked by said coded tag (14);
said coded tag (14) including at least said merchant identification, and
predetermined information about the item to be ordered, said merchant identification being
issued by the provider of a system (18, 21, 24, 34, 36) for such purpose running said
10 method;
a payment switch (18) settling payment between a customer and a merchant in
real time through a network (32a, 32b) with bank accounts (34, 36) at an ongoing purchase;
a customer being registered in said system with said customers specific
particulars, and a delivery location;
15 said customer reading (15) said coded tag through a cellular device (10)
ordering said item, and transmitting (16) said tag (14) information including said merchants
identification to said system(18, 21, 24, 34, 36) ; and
said system (18, 21, 24, 34, 36) informing said merchant about the ordering of
said item and to which location said item should be delivered, and delivering said item to said
20 location of delivery.
2. A method according to claim 1, wherein said tag is a 2D code (14) or
similar.
3. A method according to claim 1, wherein said tag (14) is provided on an
electronic screen adjacent to an item for sale to be read (15) by said cellular device (10).
- 25 4. A system (18, 21, 24, 34, 36) adapted to the ordering of items from a
merchant to a specific location through a coded tag (14) and a cellular device (10),
characterized by comprising:
a mobile payment service switch (18) managing orders of items, and a payment
switch (18) settling payment between customer and merchant in real time through a network
30 (32a, 32b) with bank accounts (34, 36) at an ongoing purchase;
a database (21) comprising a coded identification of a merchant, and particulars
of a customer including a delivery location for a customer ordered item;
a merchant server (24) managing ordering of items;
a communication network (20, 22, 26, 30, 32a, 32b) connecting said service
35 switch (18), database (21), and merchant server (24);
a coded tag (14) related to said item, and comprising particulars of said item;

a cellular device (10) to read the particulars of the tag (14), transmitting said particulars to said switch (18), said switch (18) determining through authenticating the coded identification of said merchant, and determining the location of where to deliver said item to the customer after authenticating said customer;

5 a means of communicating at least said location of customer delivery stored in said database (21) through said switch (18) to the merchant (24); and

a means to deliver said item to said customer.

5. A system according to claim 4, wherein said tag (14) is a 2D code or similar.

6. A system according to claim 4, wherein said tag (14) is provided on an
10 electronic screen adjacent to an item for sale to be read (15) by said cellular device (10).

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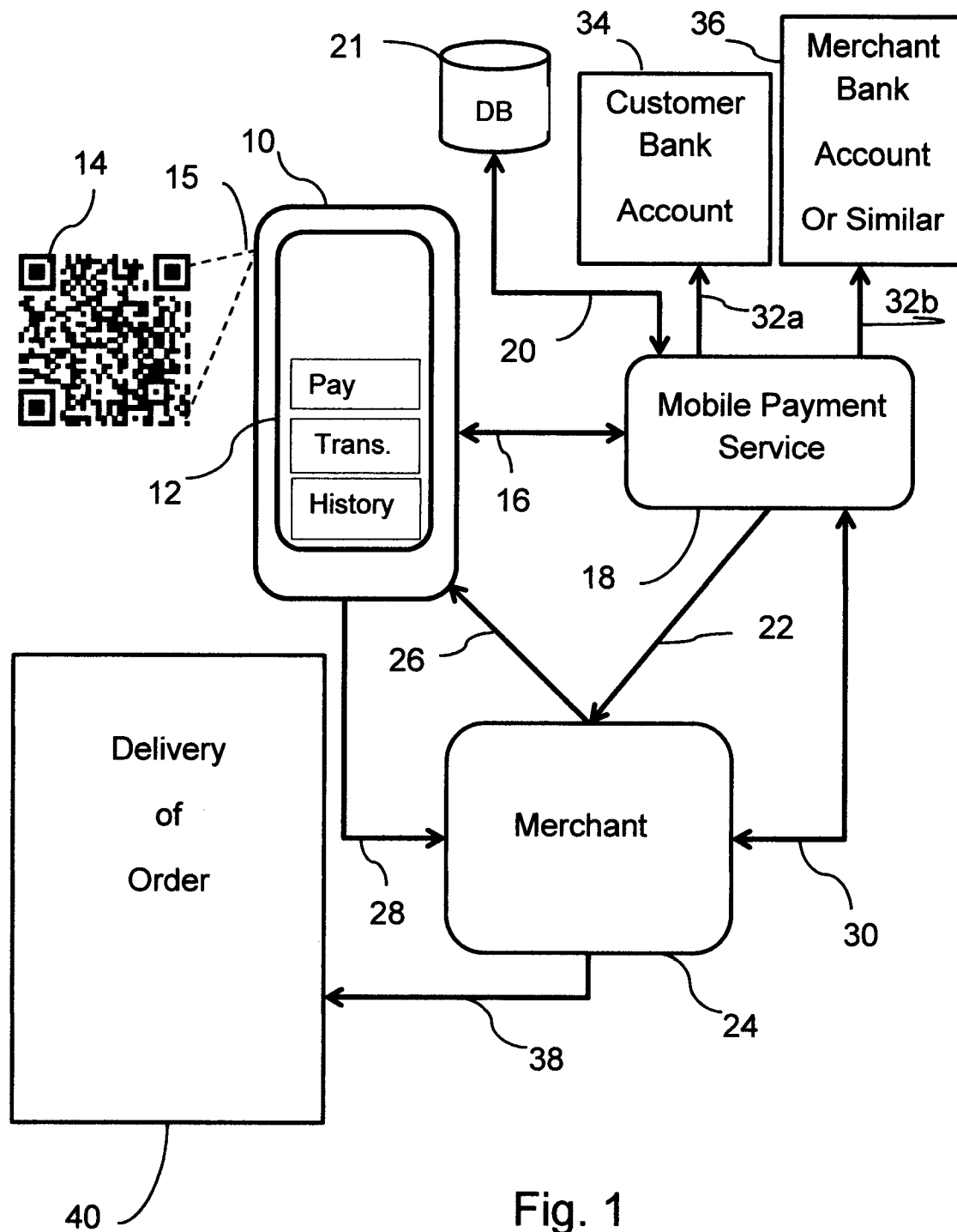


Fig. 1

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