

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
14 January 2021 (14.01.2021)



(10) International Publication Number
WO 2021/006893 A1

(51) International Patent Classification:
G06Q 20/00 (2012.01)

(21) International Application Number:
PCT/US2019/041164

(22) International Filing Date:
10 July 2019 (10.07.2019)

(25) Filing Language: English

(26) Publication Language: English

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(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, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN,

HR, HU, ID, IL, IN, IR, IS, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, 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, ST, 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).

Published:

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

(54) Title: SYSTEMS AND METHODS FOR COMMUNICATING TRANSACTION DATA BETWEEN MOBILE DEVICES

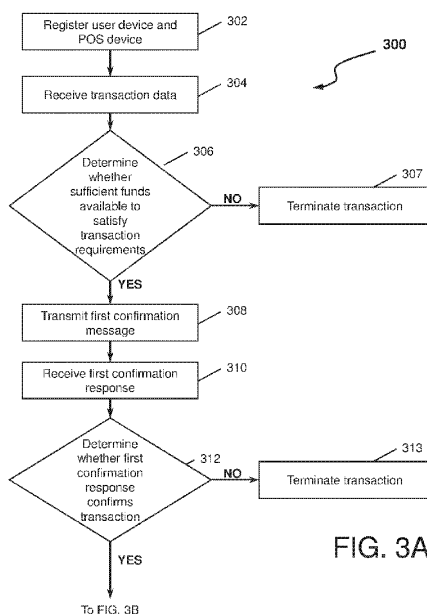


FIG. 3A

(57) Abstract: Provided is a computer-implemented method for communicating transaction data between mobile devices, including: registering account data associated with a merchant account corresponding to short message service (SMS) device data associated with a point-of-sale (POS) device, and account data associated with a user account as corresponding to SMS device data associated with a user device; receiving, via an SMS communication connection, transaction data associated with a transaction from the POS device, verifying the POS device and the user device are registered; in response to determining that an account balance of the user account is greater than the transaction authorization limit, transmitting a first confirmation message associated with the transaction, via an SMS communication connection, to the user device to confirm the transaction; and in response to receiving a first confirmation response associated with the transaction, via an SMS communication connection, processing the transaction data.

WO 2021/006893 A1