



(51) International Patent Classification:
G06Q 20/20 (2012.01) *G07F 7/08* (2006.01)
G06Q 20/34 (2012.01)

(21) International Application Number:
PCT/EP2024/050923

(22) International Filing Date:
16 January 2024 (16.01.2024)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
23305116.8 30 January 2023 (30.01.2023) EP

(71) Applicant: **THALES DIS FRANCE SAS** [FR/FR]; 6, rue
de La Verrerie, 92190 Meudon (FR).

(72) Inventors: **PALADJIAN, Pierre**; C/O THALES DIS
FRANCE SAS, Intellectual Property Department, Avenue
du Jjubier - ZI Athelia IV, 13705 La Ciotat (FR). **COORE-**
MAN, Pascal; C/O THALES DIS FRANCE SAS, Intellect-
ual Property Department, Avenue du Jjubier -ZI Athelia
IV, 13705 La Ciotat (FR).

(74) Agent: **GREVIN, Emmanuel**; C/O THALES DIS
FRANCE SAS, Intellectual Property Department, Avenue
du Jjubier - ZI Athelia IV, 13705 La Ciotat (FR).

(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, CV, CZ, DE, DJ, DK, DM,
DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,
HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG,
KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY,
MA, MD, MG, MK, MN, MU, 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, ST, SV, SY, TH,
TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS,
ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every
kind of regional protection available*): ARIPO (BW, CV,
GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, 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, ME, 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).

(54) Title: SYSTEM FOR MANAGING A FINANCIAL TRANSACTION

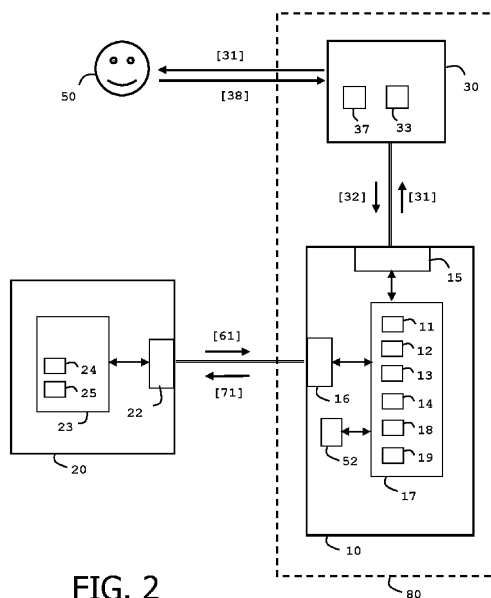


FIG. 2

(57) Abstract: The invention is a system for managing a financial transaction between a payment terminal and a card. Upon a first tap with the terminal, the card gets a transaction data from the terminal. The card comprises a parameter indicating whether a three-tap option is enabled and monitors the parameter during the first tap. If the card detects that the three-tap option is enabled: it records a first indicator indicating that the transaction is in progress; in response to a second tap with a personal device, the personal device gets a subset of the transaction data and the card records a second indicator indicating that the card sent the subset, the personal device provides a user with the subset, in response to a third tap with the payment terminal, the card uses said first and second indicators for performing a check specified by a security policy specifying that the transaction should be in progress and the subset should have been. In case of successful check, the card continues treatments required by the transaction or rejects the transaction in case of unsuccessful check.

Declarations under Rule 4.17:

— *of inventorship (Rule 4.17(iv))*

Published:

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