[0001] service redemption) performed by mobile applications by establishing an open-loop modularized architecture.

SUMMARY

[0002] According to a first aspect of the present invention, there is provided a method for enabling a communication link over which transaction data is transmitted between a mobile terminal and a receiving terminal, the method comprising: storing a unique identifier generated by the mobile terminal or a server administering the communication link in each of a memory at the mobile terminal, the receiving terminal and the server administering the communication link, the unique identifier used to facilitate the enablement of the communication link; creating a storage slot at the server administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and enabling the communication link in response to the creation of the storage slot, wherein the communication link is utilised by both the mobile terminal and the receiving terminal by referencing the unique identifier to the server.

[0003] According to a second aspect of the present invention, there is provided a server for enabling a communication link over which transaction data is transmitted between a mobile terminal and a receiving terminal the server comprising: at least one processor; and at least one memory including computer program code; the at least one memory and the computer program code configured to, with the at least one processor, cause the server at least to: store a generated unique identifier used to facilitate the enablement of the communication link, wherein the unique identifier is generated by the mobile terminal or the server; create a storage slot for administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal and the unique identifier; and enable the communication link to be utilised to transmit the transaction data between the mobile terminal and the receiving terminal in

response to either of the mobile terminal or the receiving terminal referencing the unique identifier to the server.

[0004] According to a third aspect of the present invention, there is provided a receiving terminal configured to utilise a communication link, administered by a server, over which transaction data is transmitted between a mobile terminal and the receiving terminal, the receiving terminal comprising: at least one processor; and at least one memory including computer program code; the at least one memory and the computer program code configured to, with the at least one processor, cause the

receiving terminal at least to: store a generated unique identifier used to facilitate the enablement of the communication link, wherein the unique identifier is generated by the mobile terminal or the server; detect, using the unique identifier, for the presence of a storage slot at the server administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and access the communication link to transmit the transaction data between the mobile terminal and the receiving terminal by referencing the unique identifier to the server.

[0005] According to a fourth aspect of the present invention, there is provided a non-transitory computer readable medium having stored thereon executable instructions for controlling a server to perform steps comprising storing a generated unique identifier used to facilitate the enablement of a communication link over which transaction data is transmitted between a mobile terminal and a receiving terminal, wherein the unique identifier is generated by the mobile terminal or the server; creating a storage slot at the server, wherein the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier; assigning the unique identifier to the storage slot; configuring the storage slot to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and enabling the communication link to be utilisable to transmit the transaction data between the mobile terminal and the receiving terminal in response to either of the mobile terminal or the receiving terminal referencing the unique identifier to the server.

[0006] According to a fifth aspect of the present invention, there is provided a non-transitory computer readable medium having stored thereon executable instructions for controlling a receiving terminal to perform steps comprising storing a generated unique identifier used to facilitate the enablement of a communication link over which transaction data is transmitted between a mobile terminal and the receiving terminal, wherein the unique identifier is generated by the mobile terminal or the server; detecting, using the unique identifier, for the presence of a storage slot at a server administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the

receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and accessing the communication link to transmit the transaction data between the mobile terminal and the receiving terminal by referencing the unique identifier to the server.

BRIEF DESCRIPTION OF THE DRAWINGS

[0007] Embodiments of the invention will be better understood and readily apparent to one of ordinary skill in the art from the following written description, by way of example only, and in conjunction with the drawings, in which:

CLAIMS

1. A method for enabling a communication link over which transaction data is transmitted between a mobile terminal and a receiving terminal, the method comprising:

storing a unique identifier generated by the mobile terminal or a server administering the communication link in each of a memory at the mobile terminal, the receiving terminal and the server administering the communication link, the unique identifier used to facilitate the enablement of the communication link;

creating a storage slot at the server administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and

enabling the communication link in response to the creation of the storage slot, wherein the communication link is utilised by both the mobile terminal and the receiving terminal by referencing the unique identifier to the server.

2. The method of claim 1, further comprising

retrieving, at the mobile terminal, an authentication code stored in the storage slot of the server;

receiving, at the receiving terminal, the authentication code from the mobile terminal;

comparing the received authentication code against an authentication code generated by the receiving terminal; and

authenticating the mobile terminal in response to confirmation of a match between the received authentication code and the generated authentication code.

3. The method of claim 2, wherein in response to the receiving terminal transmitting the authentication code stored in the receiving terminal to the server, the authentication code is stored in the storage slot.

4. The method of claim 2 or 3, wherein the authentication code is generated in the receiving terminal using an encryption key kept in the receiving terminal.

5. The method according to claims 2 to 4, wherein the authentication of the mobile terminal is for exchange of transaction data relating to redemption of value added services.

6. The method according to claim 5, wherein the value added services comprise any one or more of coupons, offers and loyalty program points.

7. The method of any one of the preceding claims, wherein the mobile terminal receives the unique identifier before the storage slot is created at the server.

8. The method of any one of the preceding claims, wherein the receiving terminal receives the unique identifier before the storage slot is created at the server.

9. The method of any one of the preceding claims, wherein the mobile terminal generates the unique identifier and transmits the unique identifier to the receiving terminal

10. The method of claim 1, wherein the server generates the unique identifier and transmits the unique identifier to the receiving terminal, from which the mobile terminal receives the unique identifier.

11. The method of claims 9 to 10, wherein the unique identifier is transmitted between the receiving terminal and the mobile terminal using a Near Field Communication (NFC) protocol or a Quick Response (QR) code.

12. The method of claim 10, further comprising

receiving, at the receiving terminal or the mobile terminal, an indication of the utilisation of the communication link to facilitate payment of goods and/or services upon which the transaction data is based, wherein the indication is provided in the QR code.

13. The method of claim 12, wherein the receiving terminal receives the indication from the QR code transmitted by the mobile terminal.

14. The method of claim 12, wherein the mobile terminal receives the indication from the QR code transmitted by the receiving terminal.

15. The method of any one of the preceding claims, wherein the unique identifier is generated in response to the mobile terminal providing an indication of requiring the enablement of the communication link.

16. The method of any one of the preceding claims, wherein the transaction data comprises data generated during a transaction for purchase of goods and/or services, wherein the generated data comprises any one or more of payment details of the transaction; a receipt of the cost of the transaction and details of the purchased goods and/or services; and data used to facilitate redemption of value added services.

17. The method of claim 16, further comprising

receiving, in the mobile terminal, the receipt in response to the mobile terminal requesting for the receipt using the unique identifier.

18. The method of claim 16, further comprising

synchronizing a balance of a loyalty account in response to an exchange, between the mobile terminal and the receiving terminal, of the data used to facilitate the redemption of the value added services, so as to update the loyalty account due to the redemption of the value added services, wherein the loyalty account is stored in the mobile terminal and the receiving terminal.

19. A server for enabling a communication link over which transaction data is transmitted between a mobile terminal and a receiving terminal the server comprising:

at least one processor; and

at least one memory including computer program code;

the at least one memory and the computer program code configured to, with the at least one processor, cause the server at least to:

store a generated unique identifier used to facilitate the enablement of the communication link, wherein the unique identifier is generated by the mobile terminal or the server;

create a storage slot for administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal and the unique identifier; and

enable the communication link to be utilised to transmit the transaction data between the mobile terminal and the receiving terminal in response to either of the mobile terminal or the receiving terminal referencing the unique identifier to the server.

20. The server of claim 19, wherein the at least one processor is further configured to generate the unique identifier in response to a prompt received from the receiving terminal.

21. The server of claim 19, wherein the at least one processor is further configured to receive the unique identifier from the receiving terminal.

22. A receiving terminal configured to utilise a communication link, administered by a server, over which transaction data is transmitted between a mobile terminal and the receiving terminal, the receiving terminal comprising:

at least one processor; and

at least one memory including computer program code;

the at least one memory and the computer program code configured to, with the at least one processor, cause the receiving terminal at least to:

store a generated unique identifier used to facilitate the enablement of the communication link, wherein the unique identifier is generated by the mobile terminal or the server;

detect, using the unique identifier, for the presence of a storage slot at the server administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and

access the communication link to transmit the transaction data between the mobile terminal and the receiving terminal by referencing the unique identifier to the server.

23. The receiving terminal of claim 22, wherein the at least one processor is further configured to generate the unique identifier.

24. The server of claim 22, wherein the at least one processor is further configured to receive the unique identifier from either the server or the mobile terminal.

25. A non-transitory computer readable medium having stored thereon executable instructions for controlling a server to perform steps comprising

storing a generated unique identifier used to facilitate the enablement of a communication link over which transaction data is transmitted between a mobile terminal and a receiving terminal, wherein the unique identifier is generated by the mobile terminal or the server;

creating a storage slot at the server, wherein the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier;

assigning the unique identifier to the storage slot;

configuring the storage slot to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and

enabling the communication link to be utilisable to transmit the transaction data between the mobile terminal and the receiving terminal in response to either of the mobile terminal or the receiving terminal referencing the unique identifier to the server.

26. A non-transitory computer readable medium having stored thereon executable instructions for controlling a receiving terminal to perform steps comprising

storing a generated unique identifier used to facilitate the enablement of a communication link over which transaction data is transmitted between a mobile terminal and the receiving terminal, wherein the unique identifier is generated by the mobile terminal or the server;

detecting, using the unique identifier, for the presence of a storage slot at a server administering the communication link, the storage slot being created by the server in response to a prompting by the receiving terminal after the receiving terminal receives the unique identifier, the storage slot being assigned the unique identifier and the storage slot used to store the transaction data generated by the communication between the mobile terminal and the receiving terminal; and

accessing the communication link to transmit the transaction data between the mobile terminal and the receiving terminal by referencing the unique identifier to the server.