

Summary

[0006] According to a first aspect, there is provided a server for facilitating a transaction with a telephone number, 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: receive a transaction request from a device, the transaction request comprising at least a telephone number and transaction information; send an authentication request to the device, generate and transmit an authentication code to the telephone number in response to the transaction request, wherein the authentication request requires an authentication input; receive an authentication input from the device and compare the received authentication input with the authentication code; determine one or more payment accounts information associated with the telephone number, on the condition that the received authentication input matches the authentication code; receive an input from the device to select from the one or more payment accounts; and forward the transaction request with the selected payment account information to a payment network server; wherein the at least one memory and the computer program code are configured to, with the at least one processor, cause the server at least to: obtain the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.

[0007] In one embodiment example, wherein the server is caused to determine one or more payment accounts information associated with the telephone number, the at least one memory and the computer program code may be configured to, with the at least one processor, cause the server system at least to obtain the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.

[0008] In one example embodiment, the at least one memory and the computer program code may be configured to, with the at least one processor, cause the server system further to store a plurality of telephone numbers and payment accounts information associated with each of the plurality of telephone numbers in a mapping file prior to the transaction.

[0009] In one ~~example~~embodiment, the at least one memory and the computer program code may be configured to, with the at least one processor, for each of the one or more payment accounts, cause the ~~server system~~ further to update the mapping file periodically at a predetermined interval.

[0010] In one exampleembodiment, the at least one memory and the computer program code may be configured to, with the at least one processor, for each of the one or more payment accounts, cause the server system further to display the one or more payment accounts information associated with the telephone number via the device.

[0011] In one exampleembodiment, the server may be the same server as the payment network server.

[0012] According to a second aspect, there is provided a method of facilitating a transaction with a telephone number, the method comprising: receiving a transaction request from a device, the transaction request comprising at least a telephone number and transaction information; sending an authentication request to the device, generating and transmitting an authentication code to the telephone number in response to the transaction request, wherein the authentication request requires an authentication input; receiving an authentication input from the device and comparing the received authentication input with the authentication code; determining one or more payment accounts information associated with the telephone number, on the condition that the received authentication input matches the authentication code; receiving an input from the device to select from the one or more payment accounts; and forwarding the transaction request with the selected payment account information to a payment network server; wherein the determining one or more payment accounts information associated with the telephone number further comprises: obtaining the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.

[0013] In one exampleembodiment, the step of determining one or more payment accounts information associated with the telephone number may further comprise obtaining the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.

[0014] In one exampleembodiment, the method may further comprise storing a plurality of telephone numbers and one or more payment accounts information associated with each of the plurality of telephone numbers in a mapping file prior to the transaction.

[0015] In one exampleembodiment, the method may further comprise updating the mapping file periodically at a predetermined interval.

[0016] In one exampleembodiment, the method may further comprise displaying the one or more payment accounts information associated with the telephone number via the device.

[0017] In one exampleembodiment, the server may be the same server as the payment network server.

[0018] According to a third aspect, there is provided a non-transitory computer readable medium having stored thereon an application which when executed by a computer causes the computer to perform steps comprising: receiving a transaction request from a device, the transaction request comprising at least a telephone number and transaction information; sending an authentication request to the device, generating and transmitting an authentication code to the telephone number in response to the transaction request, wherein the authentication request requires an authentication input; receiving an authentication input from the device and comparing the received authentication input with the authentication code; determining one or more payment accounts information associated with the telephone number, on the condition that the received authentication input matches the authentication code; receiving an input from the device to select from the one or more payment accounts; and forwarding the transaction request with the selected payment account information to a payment network server; wherein the determining one or more payment accounts information associated with the telephone number further comprises: obtaining the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.

Brief Description of Drawings

[0019] Embodiments of the disclosure 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:

[0020] FIG. 1 depicts a schematic diagram of a system configured to facilitate a transaction with a telephone number in accordance with embodiments of the disclosure.

[0021] FIG. 2 depicts a flowchart illustrating a method for facilitating a transaction with a telephone number in accordance with embodiments of the disclosure.

[0022] FIG. 3 depicts an illustration 300 of a process of facilitating an online transaction with a mobile number in accordance with embodiments of the disclosure.

[0023] FIG. 4 depicts a schematic diagram of an exemplary server including modules for facilitating a transaction with a telephone number in accordance with embodiments of the disclosure.

[0024] FIG. 5 depicts a schematic diagram of a computer system suitable for use in the systems depicted in FIG. 1 in accordance with embodiments of the disclosure.

[0025] Skilled artisans will appreciate that elements in the figures are illustrated for simplicity and clarity and have not necessarily been depicted to scale. For example, the

Claims

What is claimed is:

1. A server for facilitating a transaction with a telephone number, 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:
 - receive a transaction request from a device, the transaction request comprising at least a telephone number and transaction information;
 - send an authentication request to the device, generate and transmit an authentication code to the telephone number in response to the transaction request, wherein the authentication request requires an authentication input;
 - receive an authentication input from the device and compare the received authentication input with the authentication code;
 - determine one or more payment accounts information associated with the telephone number, on the condition that the received authentication input matches the authentication code;
 - receive an input from the device to select from the one or more payment accounts; and
 - forward the transaction request with the selected payment account information to a payment network server;
- wherein the at least one memory and the computer program code are configured to, with the at least one processor, cause the server at least to:
- obtain the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.
- ~~2. The server of claim 1, wherein the server is caused to determine one or more payment accounts information associated with the telephone number, the at least one memory and the computer program code are configured to, with the at least one processor, cause the system at least to:~~
 - ~~obtain the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.~~

32. The server of claim 1, wherein the at least one memory and the computer program code are configured to, with the at least one processor, cause the ~~system-server~~ further to:

store a plurality of telephone numbers and payment accounts information associated with each of the plurality of telephone numbers in a mapping file prior to the transaction.

43. The server of claim 32, wherein the at least one memory and the computer program code are configured to, with the at least one processor, for each of the one or more payment accounts, cause the ~~server system~~ further to:

update the mapping file periodically at a predetermined interval.

54. The server of any one of the preceding claims, wherein the at least one memory and the computer program code are configured to, with the at least one processor, for each of the one or more payment accounts, cause the ~~server system~~ further to:

display the one or more payment accounts information associated with the telephone number via the device.

65. The server of any one of the preceding claims, wherein the server is the same server as the payment network server.

76. A method for facilitating a transaction with a telephone number, the method comprising:

receiving a transaction request from a device, the transaction request comprising at least a telephone number and transaction information;

sending an authentication request to the device, generating and transmitting an authentication code to the telephone number in response to the transaction request, wherein the authentication request requires an authentication input;

receiving an authentication input from the device and comparing the received authentication input with the authentication code;

determining one or more payment accounts information associated with the telephone number, on the condition that the received authentication input matches the authentication code;

receiving an input from the device to select from the one or more payment accounts; and

forwarding the transaction request with the selected payment account information to a payment network server;

wherein the determining one or more payment accounts information associated with the telephone number further comprises:

obtaining the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.

~~8. The method of claim 7, wherein the determining one or more payment accounts information associated with the telephone number further comprising:~~

~~obtaining the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.~~

97. The method of claim **76**, the method further comprising:

storing a plurality of telephone numbers and one or more payment accounts information associated with each of the plurality of telephone numbers in a mapping file prior to the transaction.

108. The method of claim **97**, the method further comprising:

updating the mapping file periodically at a predetermined interval.

119. The method of any one of the claims **76** to **108**, the method further comprising:

displaying the one or more payment accounts information associated with the telephone number via the device.

1210. The method of any one of the claims **76** to **119**, wherein the server is the same server as the payment network server.

1311. A non-transitory computer readable medium having stored thereon an application which when executed by a computer causes the computer to perform steps comprising:

receiving a transaction request from a device, the transaction request comprising at least a telephone number and transaction information;

sending an authentication request to the device, generating and transmitting an authentication code to the telephone number in response to the transaction request, wherein the authentication request requires an authentication input;

receiving an authentication input from the device and comparing the received authentication input with the authentication code;

determining one or more payment accounts information associated with the telephone number, on the condition that the received authentication input matches the authentication code;

receiving an input from the device to select from the one or more payment accounts; and

forwarding the transaction request with the selected payment account information to a payment network server;

wherein the determining one or more payment accounts information associated with the telephone number further comprises:

obtaining the one or more payment accounts information from one or more issuers, wherein the telephone number is used to create the one or more payment accounts with the one or more issuers prior to the transaction.