



(51) International Patent Classification:

G06Q 20/00 (2012.01) G06F 17/30 (2006.01)
G06Q 30/00 (2012.01) G06K 7/00 (2006.01)

(21) International Application Number:

PCT/IN2014/000194

(22) International Filing Date:

27 March 2014 (27.03.2014)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

4035/CHE/2012 28 March 2013 (28.03.2013) IN

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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, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, 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, 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, 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).

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(54) Title: SYSTEM AND METHOD FOR A SECURE ELECTRONIC TRANSACTION USING A UNIVERSAL PORTABLE CARD READER DEVICE

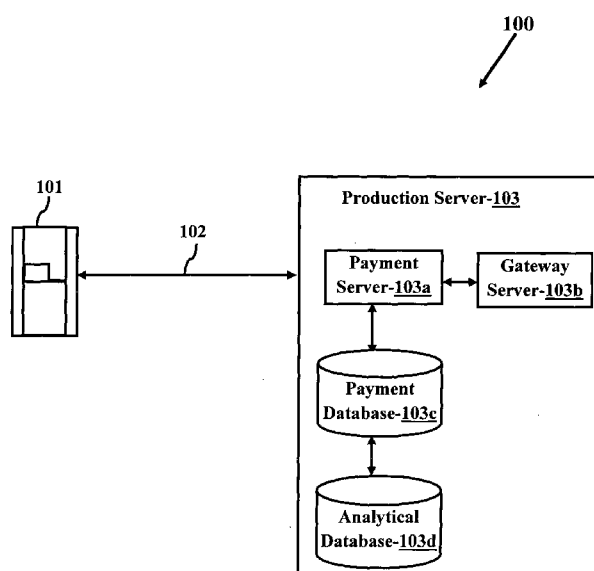


FIG. 1

(57) Abstract: The embodiments herein provide a method and system for secure electronic transaction using a dongle device and a mobile device. The method comprises inserting a payment card in a dongle device. A type of the card is recognized to activate a respective card reader to read a card data which is processed by a microprocessor. The payment amount input by the user is transmitted along with the card data and a transaction related information through the mobile device to a payment server for processing the card data to authenticate the merchant using a mobile application. The mobile application resides on the mobile device or server. After authenticating the user by verifying the user input PIN, the received data and a transaction request is sent to a banking server to perform an electronic transaction.



Declarations under Rule 4.17:

— *of inventorship (Rule 4.17(iv))*

(88) Date of publication of the international search report:

24 December 2014

Published:

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