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(APD/1/1/1790->7/18/2011) AND ("mobile payment"~5) AND ("accept decline"~10)

- ☒ US Patents
- ☒ US Patent Applications
- ☐ EP documents
- ☐ Abstracts of Japan
- ☐ WIPO (PCT)
- ☐ German Patents (Beta)

- Date Range***

☒ All years ☐ Last 20 years

Word Stemming ☒ On ☐ Off

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* Entering date parameters in the box will override the 'date range' buttons.

Note that most fields support Phrase (ABST/"cardboard box"), Proximity (ABST/"cardboard box"~5), Wildcard (ABST/card*), and Leading Wildcard (ABST/*ectomy) queries. Some fields support range queries and math operations. Only basic examples are provided below.

Field Abbr.	Field Name	Type	Syntax Example and Comments
AADR	Assignee Address (complete string)	Text	AADR/California AADR/"Route 66"
ABST	Abstract	Text	ABST/widget ABST/"titanium steel"
AC	Assignee City	Text	AC/Paris AC/"New York"
ACLM	Claims	Text	ACLM/"cardboard box"
ACN	Assignee Country	Text	ACN/JP or ACN/US
AGT	Agent	Text	AGT/"Bacon & Thomas"
AGTC	Agent Address City	Text	AGTC/Paris
AGTCN	Agent Country	Text	AGTCN/JP
AGTN	Agent Name ?	Text	AGTN/smith
AN	Assignee Name ?	Text	AN/smith
APD	Filing Date	Date ?	Single Date: APD/1/5/2012 Range: APD/1/1/1790->12/31/2001 Math: APD/NOW-20YEAR->NOW
APN	Application Number	Text	APN/123456 APN/09/123456 APN/123*
AS	Assignee State	Text	AS/NY
ASEX	Assistant Examiner Name ?	Text	ASEX/jones
CCL	US Class	Text	CCL/100/50
DN	Document Number (same as PN)	Number ?	DN/6954235 DN/20070220636

ECLA	ECLA Classification	Text	ECLA/G08B25/10 ECLA/G08B25*
FOS	Field of Search	Text	FOS/714/100 FOS/714/*
FREF	Foreign Patent Reference (entire string)	Text	FREF/titanium
FREFN	Foreign Patent Reference (number only)	Number ?	FREF/EP0628292
IADR	Inventor Address (entire string)	Text	IADR/"main street"
IC	Inventor City	Text	IC/Munich
ICN	Inventor Country	Text	ICN/GB
IN	Inventor Name ?	Text	IN/smith
IPC	IPC Classification	Text	IPC/A63F13/00 IPC/A63F13/*
IPCR	IPC Revised	Text	IPCR/A63F13/00 IPC/A63F13/*
IS	Inventor State (U.S.)	Text	IS/ca
ISD	Publication Date	Date ?	Single Date: ISD/1/5/2012 Range: ISD/1/1/1790->12/31/2001 Math: ISD/NOW-1MONTH->NOW
KCOD	Kind Code	Text	KCOD/b1
OREF	Other References	Text	OREF/titanium
PARN	Parent Case	Text	PARN/704,848 PARN/"application Ser. No. 704,848"
PCCL	Primary Class	Text	PCCL/702/100
PD	Publication Date	Date ?	PD/12/08/2009
PEX	Primary Examiner Name ?	Text	PEX/smith
PN	Patent Number (same as DN)	Number ?	PN/6954235 PN/20070220636
PRICN	Priority Country	Text	PRICN/FR
PRIN	Priority Number	Number ?	PRIN/83711 PRIN/837*
PRIR	Foreign Priority	Text	PRIR/9/16/1990
PT	Document Type	Text	PT/PP Possible values: U (Utility) RE (Reissue) D (Design) PP (Plant Patent)
REF	US Patent Reference (entire string)	Text	REF/aluminum
REFN	US Patent Reference (number only)	Number ?	REFN/6000000
SPEC	Specification (a.k.a. Description)	Text	SPEC/aluminum
TTL	Title	Text	TTL/aluminum

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Match	Document	Document Title	Score
1	US20070233615	Member-Supported Mobile Payment System A member-supported payment system is available to consumers and merchants without sign-up fees, subscription fees, or transaction fees to either consumers or merchants. In a specific...	1000
2	US20110010234	MOBILE DEVICE INCLUDING AUTO INITIATION Systems and methods for redeeming coupons are provided. The method includes receiving a coupon at a mobile payment device, determining whether a mobile payment application is active. If the mobile...	923
3	8249965	Member-supported mobile payment system A member-supported payment system is available to consumers and merchants without sign-up fees, subscription fees, or transaction fees to either consumers or merchants. In a specific...	900
4	US20120089471	SYSTEM AND METHOD OF CAPTURING POINT-OF-SALE DATA AND PROVIDING REAL-TIME ADVERTISING CONTENT A tap device is provided for mobile device payment at a point-of-sale (POS) terminal. The tap device monitors at least one communication line of the POS terminal and detects at least one data...	647
5	US20110022503	MOBILE BUSINESS SYSTEM The present invention concerns business management. In one aspect, the invention is a mobile business system comprising a database to record one or more mobile workers, where each mobile worker is...	569
6	US20070255652	Mobile Person-to-Person Payment System A mobile payment platform and service provides a fast, easy way to make payments by users of mobile devices. The platform also interfaces with nonmobile channels and devices such as e-mail,...	563
7	US20070255653	Mobile Person-to-Person Payment System A mobile payment platform and service provides a fast, easy way to make payments by users of mobile devices. The platform also interfaces with nonmobile channels and devices such as e-mail,...	563
8	US20070244811	Mobile Client Application for Mobile Payments A mobile client application executes on a mobile phone and interfaces with a mobile payment platform. A mobile payment platform and service provides a fast, easy way to make payments by users of...	436
9	US20070255620	Transacting Mobile Person-to-Person Payments In a mobile payment system, registered users or members may send payment to other member or unregistered users or nonmembers. In a specific implementation, a person-to-person payment system allows...	404
10	US20110196783	WIRELESS PAYMENT PLATFORM AND MOBILE RESELLER SYSTEM The present invention is directed to a wireless payment platform that may offer a payment mechanism for users with a mobile device and may allow users to exchange virtual currency for payment. The...	380
11	US20110196797	WIRELESS PAYMENT AND BARTER PLATFORM The present invention is directed to a wireless payment platform that may offer a payment, negotiation and or barter mechanism for users with a mobile device. The wireless payment platform may...	300
12	8554671	System and associated method and service for providing a platform that allows for the exchange of cash between members in a mobile environment A system and associated method and service for providing a platform that enables members to transfer, receive, or otherwise exchange cash in various international denominations and commodities,...	278
13	US20080052091	Secure near field transaction A managed service may include first logic to receive identification information from a mobile	253

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		device and send an authorization to a transaction device indicating that the mobile device is...	
14	8116734	Party identification in a wireless network A managed service may include first logic to receive identification information from a mobile device and send an authorization to a transaction device indicating that the mobile device is...	243
15	US20110173122	Systems and methods of bank security in online commerce A system of bank security for reducing fraud losses due to unauthorized transactions in online commerce has a mobile authorization service (MAS) system with interfaces with a financial...	239
16	US20100223145	SYSTEMS, METHODS AND APPARATUS FOR FACILITATING TRANSACTIONS USING A MOBILE DEVICE Systems, methods and apparatus for facilitating transactions using a mobile device are provided by certain embodiments of the invention. Information associated with a proposed transaction may be...	224
17	7873573	Virtual pooled account for mobile banking A virtual pooled account is used in operating a system having multiple financial partners. In a specific implementation, the system is a mobile banking system. Instead of maintaining separate...	219
18	10055740	Payment selection and authorization When making a payment with an electronic payment type, a user may provide additional verification of ownership through communications with the user's mobile computing device. For example, the user...	218
19	9911103	Payment gateway for processing payment requests associated with a wireless users account A Payment Gateway interfaces, in one embodiment, with a merchant's website or a payment aggregator used by the merchant's website, for facilitating purchases made at the website by a wireless...	212
20	US20120095905	PAYMENT GATEWAY FOR PROCESSING PAYMENT REQUESTS ASSOCIATED WITH A WIRELESS USERS ACCOUNT A Payment Gateway interfaces, in one embodiment, with a merchant's website or a payment aggregator used by the merchant's website, for facilitating purchases made at the website by a wireless...	212
21	US20070162553	Interactive moderated voice chat system A moderated voice chat service is provided that is participated by a group of anonymous users. A Conference Bridge interfaces to the communication network. The Conference Bridge is capable of...	208
22	8606638	Systems, methods and apparatus for facilitating transactions using a mobile device Systems, methods and apparatus for facilitating transactions using a mobile device are provided by certain embodiments of the invention. Information associated with a proposed transaction may be...	192
23	7207480	Certified digital photo authentication system A system is described for providing certified digital photos as a form of photo identification. In an m-wallet transaction, a vendor requests photo identification from the user of a mobile...	188
24	US20120330788	PAYMENT SELECTION AND AUTHORIZATION BY A MOBILE DEVICE When making a payment with an electronic payment type, a user may provide additional verification of ownership through communications with the user's mobile computing device. For example, the user...	182
25	8768778	Effecting an electronic payment Effecting an electronic payment from customers to vendors over the Internet is disclosed. A vendor offers a product to potential customer over the Internet. A customer browses the Internet and...	169
26	US20110047039	METHOD AND SYSTEM FOR GIVING A GIFT A first person can give a gift by using a mobile phone or other communications device to access a central computing system to which a gift and a second person (the intended recipient of the gift)...	156
27	US20110136429	VEHICULAR WIRELESS PAYMENT AUTHORIZATION METHOD A method and system for making payments from a vehicle using onboard wireless communication systems. A Near Field Communication (NFC) reader is placed a vehicle, such that a customer can pass an...	137
28	US20030183689	Alternative payment devices using electronic check processing as a payment mechanism The present invention includes a merchant system that recognizes virtually any payment device or technology that uses electronic check processing as a payment mechanism. For example, the merchant...	130
29	US20120330787	PAYMENT SELECTION AND AUTHORIZATION When making a payment with an electronic payment type, a user may provide additional verification of ownership through communications with the user's mobile computing device. For example, the user...	129
30	US20090119190	Virtual Pooled Account for Mobile Banking A virtual pooled account is used in operating a system having multiple financial partners. In a specific implementation, the system is a mobile banking system. Instead of maintaining separate...	128
31	US20070255662	Authenticating Wireless Person-to-Person Money Transfers A technique is used to ensure the authenticity of a wireless transmission source which is requesting a transaction to be performed by a system. The transaction may be a person-to-person money...	128
32	9741028	System and method for transaction payments using a mobile device A system and method for performing a financial transaction may include processing a purchase transaction for products for purchase by a customer to determine a transaction amount. A communication...	124

33	US20110225057	SYSTEM AND METHOD FOR TRANSACTION PAYMENTS USING A MOBILE DEVICE A system and method for performing a financial transaction may include processing a purchase transaction for products for purchase by a customer to determine a transaction amount. A communication...	124
34	10102521	Method, system and computer readable medium for web site account and e-commerce management from a central location A method, system, and computer readable medium for managing a financial transaction of a user at a merchant, including authenticating the user via a device of the user while the user is at the...	117
35	9495709	Insurance processing systems and methods using mobile devices for proof of insurance Systems, methods, apparatus, means and computer program code for operating a mobile device and an insurance processing system are provide which include receiving, from a mobile device, sensor data...	116
36	US20100287062	Method and Apparatus for Facilitating Buyer Driven Transaction A method and apparatus for facilitating a buyer driven transaction are provided. The method comprises the steps of registering a seller to receive one or more conditional purchase offers, the...	111
37	US20090204511	SYSTEM AND METHOD FOR DISTRIBUTING TARGETED CONTENT A system and method for distributing target content, i.e. advertising or promotional material, are disclosed. A user takes a photograph of an image meeting predefined criteria. Image data defining...	111
38	US20120078764	Automatic Identification Of Bill-Pay Clients A system and method of automatically identifying bill-pay clients eligible for an electronic bill-pay transaction with a customer of a financial institution is presented. The system and method may...	108
39	US20120078781	Automatic Bill-Pay Setup A system and method of automatically setting up bill-pay transactions between a customer of a financial institution and a bill-pay client is presented. The system and method may include...	108
40	9767474	Transaction tracking and incentives Techniques for providing friction-free transactions using geolocation and user identifiers are described herein. These techniques may ascertain a user's location based on a location of a mobile...	106
41	US20080059364	Systems and methods for performing a financial trustworthiness assessment Systems and methods are described in connection with a financial trustworthiness assessment service that provides an assessment of an individual's financial trustworthiness that is not necessarily...	106
42	8270995	Composite application for group-based activity reservations A reservation is made over a wireless network for a group-based activity, such as golf, using a network-independent composite application. The composite application registers with a geo-fencing...	103
43	US20090006217	Effecting an electronic payment Effecting an electronic payment from customers to vendors over the Internet is disclosed. A vendor (111) offers a product to potential customers (102) over the Internet. A customer browses the...	99
44	US20080288408	Mobile consumer-to-consumer personal point of sale system and related business method A business method for mobile commerce includes a first buyer purchasing an item from a Internet-based vendor using a first mobile computing device. A shopping history is developed. A second buyer,...	97
45	8812399	Mobile consumer-to-consumer personal point of sale system and related business method A business method for mobile commerce includes a first buyer purchasing an item from a Internet-based vendor using a first mobile computing device. A shopping history is developed. A second buyer,...	97
46	10339549	Transaction bootstrapping to create relationships Techniques for providing friction-free transactions using geolocation and user identifiers are described herein. These techniques may ascertain a user's location based on a location of a mobile...	95
47	US20100229245	System of security that prevents abuse of identity data in global commerce via mobile wireless authorizations A system of security that prevents misuse of identity data of an identity data owner in an identity data driven transaction in a global commerce network, that has in the system, a transaction...	86
48	12423709	System of security that prevents abuse of identity data in global commerce via mobile wireless authorizations A system of security that prevents misuse of identity data of an identity data owner in an identity data driven transaction in a global commerce network, that has in the system, a transaction...	86
49	US20040230536	Method, system and computer readable medium for web site account and e-commerce management from a central location A method, system, and computer readable medium for managing a financial transaction of a user at a merchant, including authenticating the user via a device of the user while the user is at the...	86
50	7865414	Method, system and computer readable medium for web site account and e-commerce management from a central location A method, system, and computer readable medium for managing a financial transaction of a user at a merchant, including authenticating the user via a device of the user while the user is at the...	86

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