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पेटेंट कार्यालय का एक प्रकाशन  
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(54) Title of the invention : ISPT- MOBILE BANKING: INTELLIGENT AND SECURED PAYMENT TRANSFER USING 4-G,5-G MOBILE BANKING.

<p>(51) International classification :G06Q 20/32</p> <p>(31) Priority Document No :NA</p> <p>(32) Priority Date :NA</p> <p>(33) Name of priority country :NA</p> <p>(86) International Application No :NA</p> <p style="padding-left: 20px;">Filing Date :NA</p> <p>(87) International Publication No : NA</p> <p>(61) Patent of Addition to Application Number :NA</p> <p style="padding-left: 20px;">Filing Date :NA</p> <p>(62) Divisional to Application Number :NA</p> <p style="padding-left: 20px;">Filing Date :NA</p>	<p>(71)Name of Applicant :</p> <p><b>1)DR. K. LINGARAJA (ASSISTANT PROFESSOR)</b> Address of Applicant :DEPARTMENT OF BUSINESS ADMINISTRATION, THIAGARAJAR COLLEGE, MADURAI-625009, TAMIL NADU, INDIA. E-Mail: klingarajaphd@gmail.com Tamil Nadu India</p> <p><b>2)DR. V. RAMANUJAM (ASSOCIATE PROFESSOR)</b></p> <p><b>3)DR. D. NAPOLEON (ASSISTANT PROFESSOR)</b></p> <p><b>4)DR. T. VISWANATHAN (ASSISTANT PROFESSOR)</b></p> <p><b>5)DR. MARXIA OLL. SIGO ( ASSISTANT PROFESSOR)</b></p> <p>(72)Name of Inventor :</p> <p><b>1)DR. K. LINGARAJA (ASSISTANT PROFESSOR)</b></p> <p><b>2)DR. V. RAMANUJAM (ASSOCIATE PROFESSOR)</b></p> <p><b>3)DR. D. NAPOLEON (ASSISTANT PROFESSOR)</b></p> <p><b>4)DR. T. VISWANATHAN (ASSISTANT PROFESSOR)</b></p> <p><b>5)DR. MARXIA OLL. SIGO ( ASSISTANT PROFESSOR)</b></p>
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(57) Abstract :

Patent Title: ISPT- Mobile Banking: INTELLIGENT AND SECURED PAYMENT TRANSFER USING 4-G,5-G MOBILE BANKING. ABSTRACT The invention €ISPT- Mobile Banking€ is a concerns a technology of making a secure payment transaction by a customer including all steps of receiving, by a 3G,4G,5G mobile device of the customer, merchant data; transmitting, by the 3G,4G,5G mobile device to a local server, a payment transaction request including the merchant data; determining, by the local server. The authorized customer based secure request and the identity of the merchant based on the data; and implementing the payment transaction between bank accounts of the customer and the merchant. The 3G,4G,5G mobile device is selected as the mode of payment for said payment transaction by positioning said 3G,4G,5G mobile device within secure communication range of said point of sale equipment. The step of transmitting said merchant data to said local server comprises establishing a video call between said 3G,4G,5G mobile device and said local server, wherein images of said visual token are captured by said camera of said 3G,4G,5G mobile device and transmitted to said local server as part of said video call and producing said visual token, wherein said visual data further encodes transaction details relating to said payment transaction.

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