

(12) PATENT APPLICATION PUBLICATION

(21) Application No.6781/DELNP/2013 A

(19) INDIA

(22) Date of filing of Application :30/07/2013

(43) Publication Date : 23/01/2015

(54) Title of the invention : TERMINAL AUTHENTICITY VERIFICATION

(51) International classification :G06Q20/40  
(31) Priority Document No :61/428244  
(32) Priority Date :30/12/2010  
(33) Name of priority country :U.S.A.  
(86) International Application No :PCT/IB2011/003344  
Filing Date :30/12/2011  
(87) International Publication No :WO 2012/090074  
(61) Patent of Addition to Application Number :NA  
Filing Date :NA  
(62) Divisional to Application Number :NA  
Filing Date :NA

(71)Name of Applicant :

**1)KANNGARD Lars Olof**

Address of Applicant :333 34 Mooban Ladawan Soi  
Chalermpraiat (Sukhumvit 103) Nongbon Pravate Bangkok 10250  
Thailand

(72)Name of Inventor :

**1)KANNGARD Lars Olof**

(57) Abstract :

Methods and systems for improving non bank payment solutions through terminal authenticity verification. One group of improvements uses the secure payment capabilities of the above architecture to implement a bill payment system. Electronic payments from consumers who are not bank customers are now completely secure. A variety of methods are discussed to include non banking consumers in this payment system. Another group of improvements uses the secure payment capabilities of the above architecture to implement a payroll system which allows non banking or unbankable employees (or contractors or vendors) to receive electronic payment and to easily reroute portions of their payments electronically to various destinations. The secure transaction capabilities of the above architecture make this possible.

No. of Pages : 34 No. of Claims : 2