



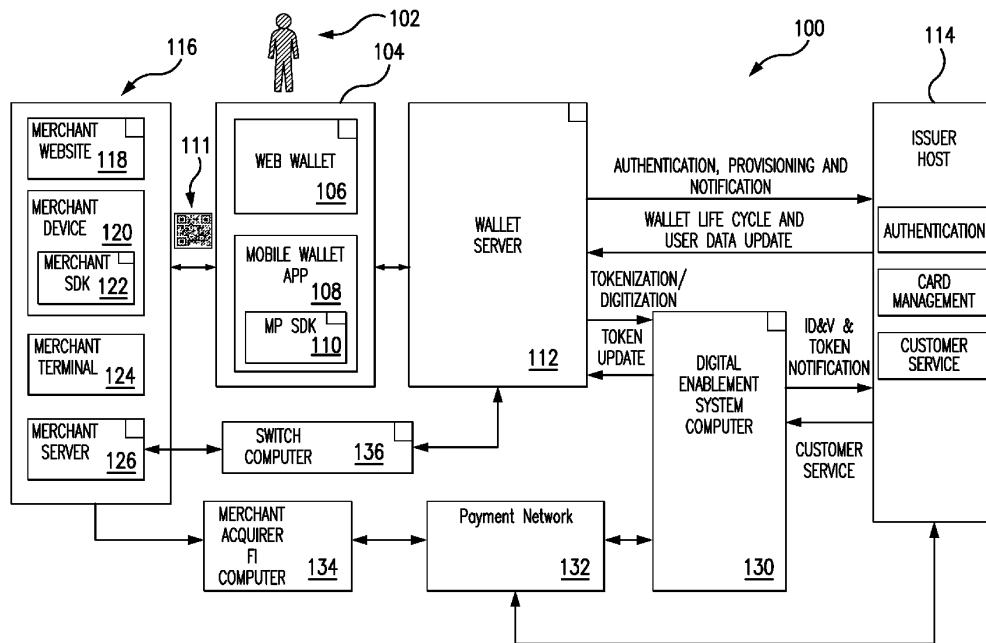
US 2019066089A1

(19) **United States**(12) **Patent Application Publication****Miryala et al.**(10) **Pub. No.: US 2019/0066089 A1**(43) **Pub. Date:****Feb. 28, 2019**(54) **SECURE TRANSACTIONS USING DIGITAL BARCODES**(52) **U.S. Cl.**CPC **G06Q 20/3274** (2013.01); **G06Q 20/3674** (2013.01)(71) Applicant: **MasterCard International Incorporated**, Purchase, NY (US)

(57)

ABSTRACT(72) Inventors: **Sunitha Miryala**, Singapore (SG); **Sadiq Iqbal Mohammed**, Alpharetta, GA (US); **Ilgin Safak**, White Plains, NY (US)

Methods, systems and apparatus for conducting secure transactions using digital barcodes. In an embodiment, a consumer mobile device launches a mobile payment application and then receives selection of a payment card account and an instruction to pay via a digital barcode by a cardholder. The consumer mobile device then generates at least one of a dynamic quick response (QR) code and a barcode, displays the QR code and/or the barcode on a display component, receives a purchase transaction confirmation request including merchant identification data and a transaction amount, and displays a confirmation notification for approval by the cardholder. After receiving a confirmation response, the consumer mobile device transmits the confirmation response to a digital enablement system (DES) computer. In some implementations, after transaction authorization, the consumer mobile device may receive and display a transaction completed confirmation message.

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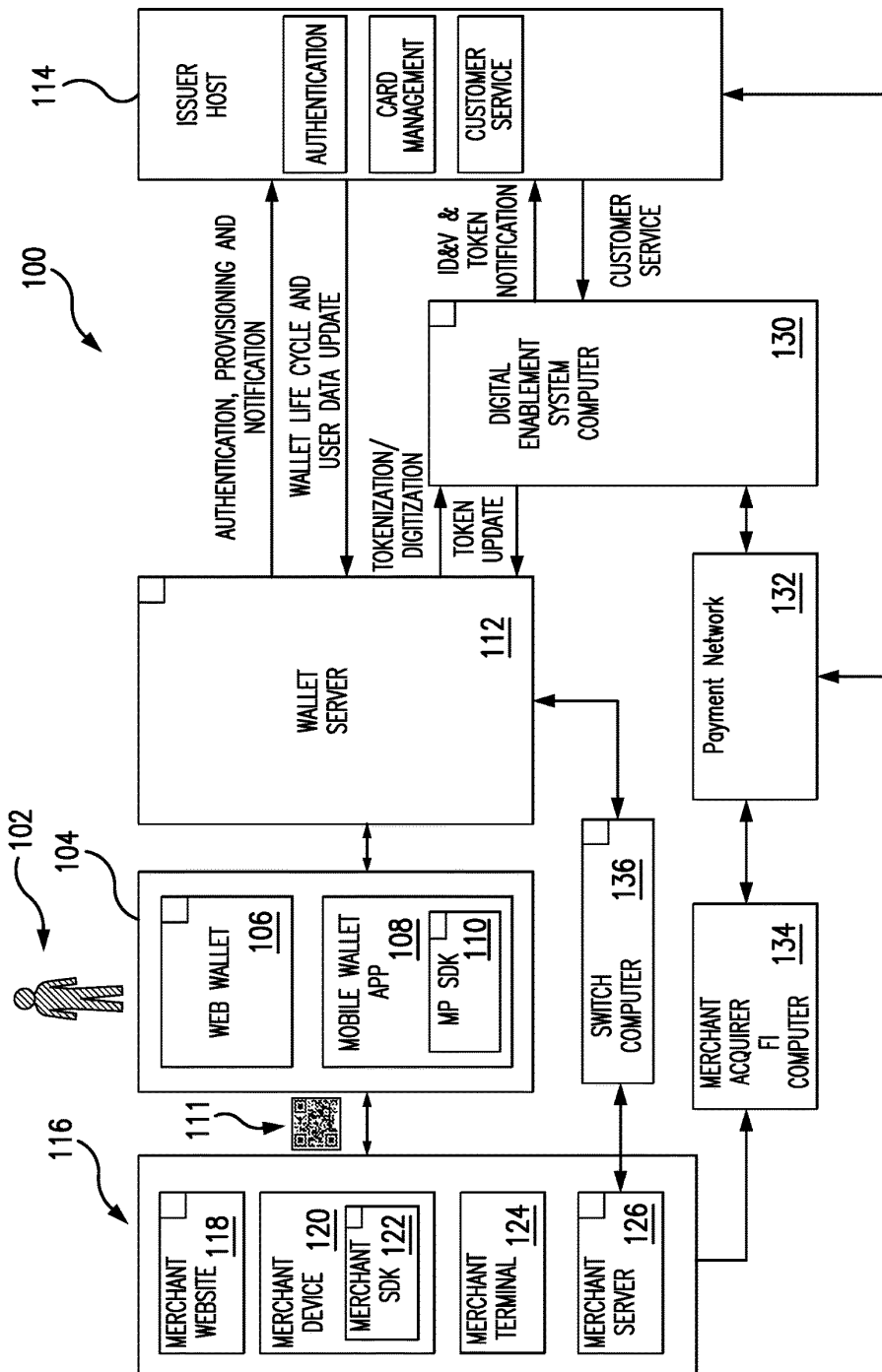


FIG. 1

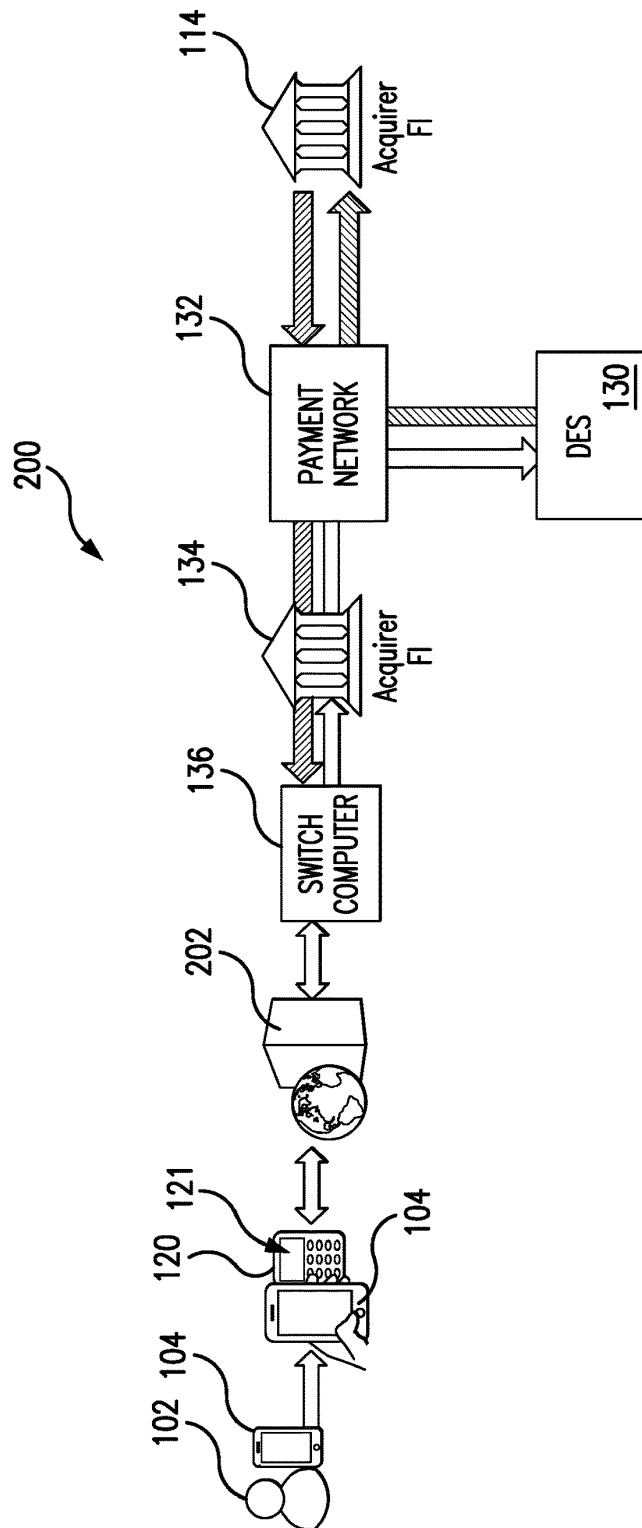


FIG. 2

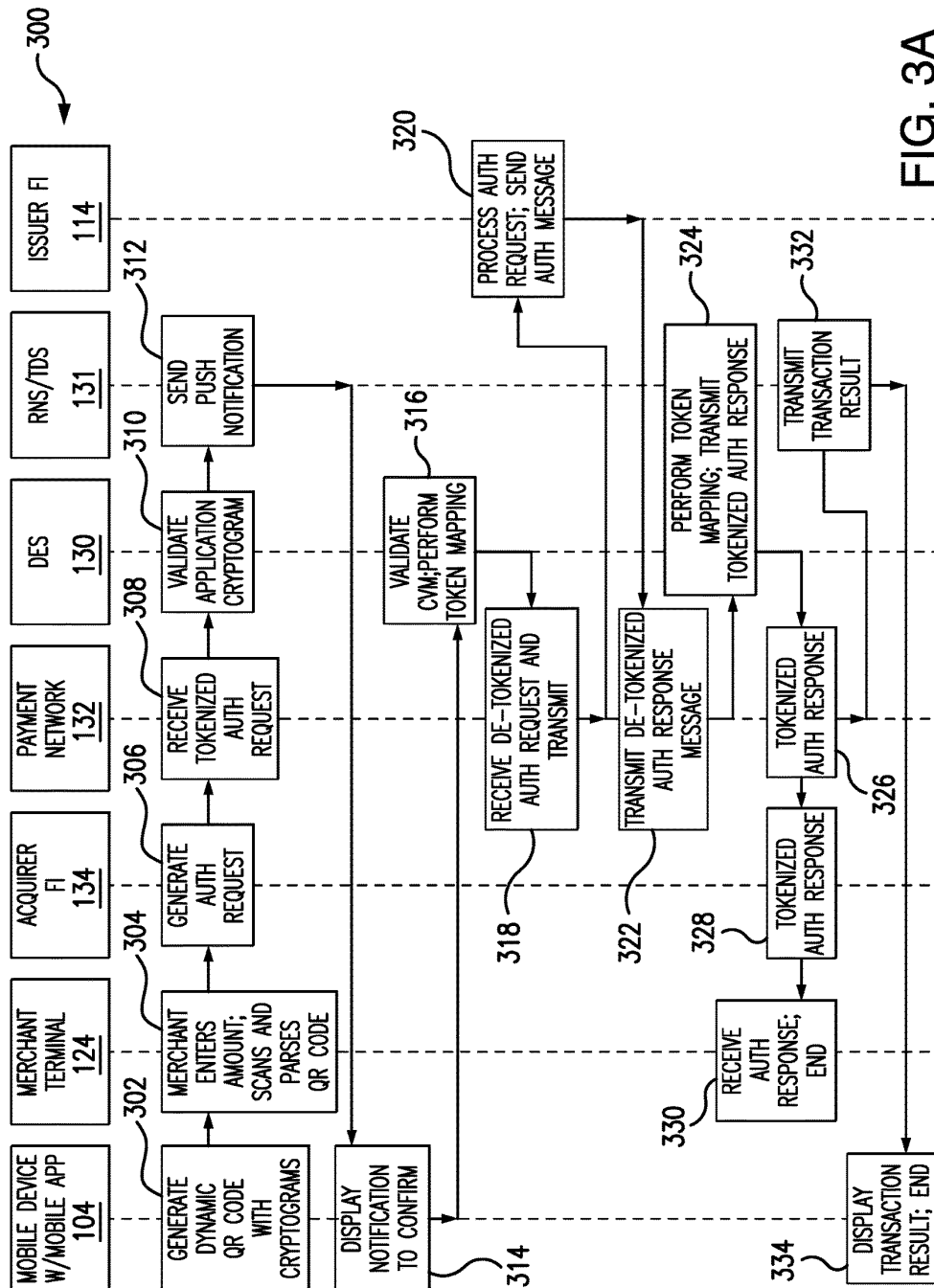


FIG. 3A

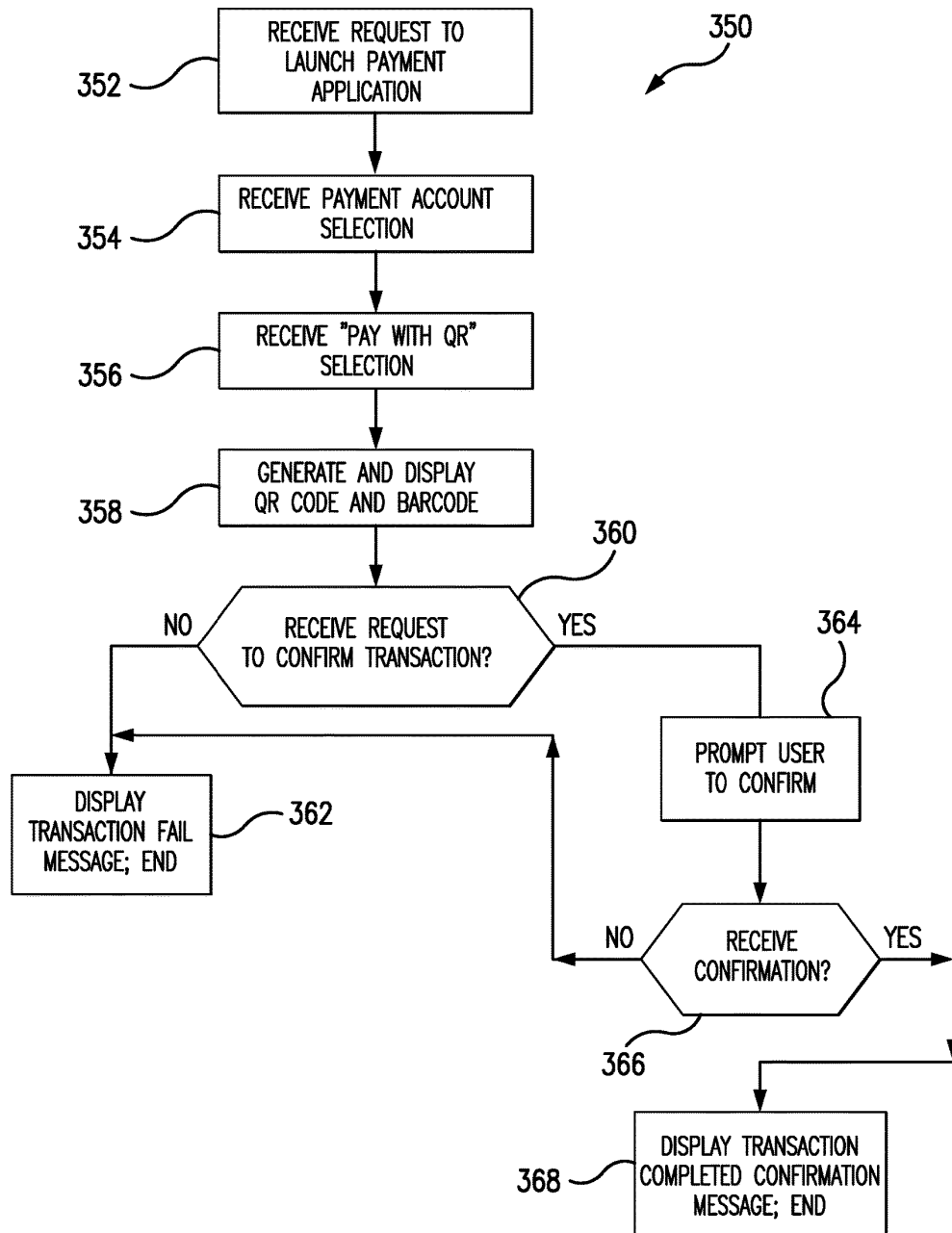


FIG. 3B

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