

---

**Registro 1 de 1**


---

**Patent Number(s):** US2013191232-A1; US9026461-B2

**Title:** Method for assisting visually impaired or low visioned user at e.g. point-of-transaction performed with entity, involves providing indication that transaction is completed using payment option provided to user

**Inventor Name(s):** CALMAN M A; ROSS E S; THOMAS S S; LEE J; FANG Z; MULHOLLAND J; KIU B; TAN N

**Patent Assignee(s):** BANK OF AMERICA CORP (BAMC-C)

**Derwent Primary Accession No.:** 2013-L99383

**Abstract:** NOVELTY - The method (100) involves allowing communication segments of audio communication of information associated with a product of transaction to be flagged by a user via a mobile device (110) based on the audio information associated with the product including a name of the product and a price of the product such that the user and a merchant review a portion of the transaction associated with each segment. Payment options are provided (112) to the user for payment for the transaction. Indication that the transaction is completed is provided using one of the options provided to the user.

USE - Method for assisting a user i.e. visually impaired or low visioned user, at a point-of-transaction performed with an entity. Uses include but are not limited to an automated teller machine (ATM), loyalty device e.g. reward card and loyalty card, magnetic-based payment device e.g. credit card and debit card, personal identification number (PIN) payment device, contactless payment device i.e. key fob, radio frequency identification device (RFID), personal computer, tablet computer, desktop computer, server, laptop and a mobile device e.g. smartphone, cellular phone, personal digital assistant (PDA) device, MPEG-1 audio layer 3 (MP3) device and personal global positioning system device.

ADVANTAGE - The method enables providing improved point-of-transaction experience for the visually impaired individuals unable to monitor the transaction or to provide sensitive information to the merchant in an easy manner. The method enables providing a merchant module security functionality to prevent other users from utilizing a point-of-transaction assistance system without the user's knowledge.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) a system for assisting a user at a point-of-transaction

(2) a computer program product comprising a set of instructions for assisting a user at a point-of-transaction.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram illustrating a method for assisting a user at a point-of-transaction performed with an entity.

Method for assisting user at point-of-transaction (100)

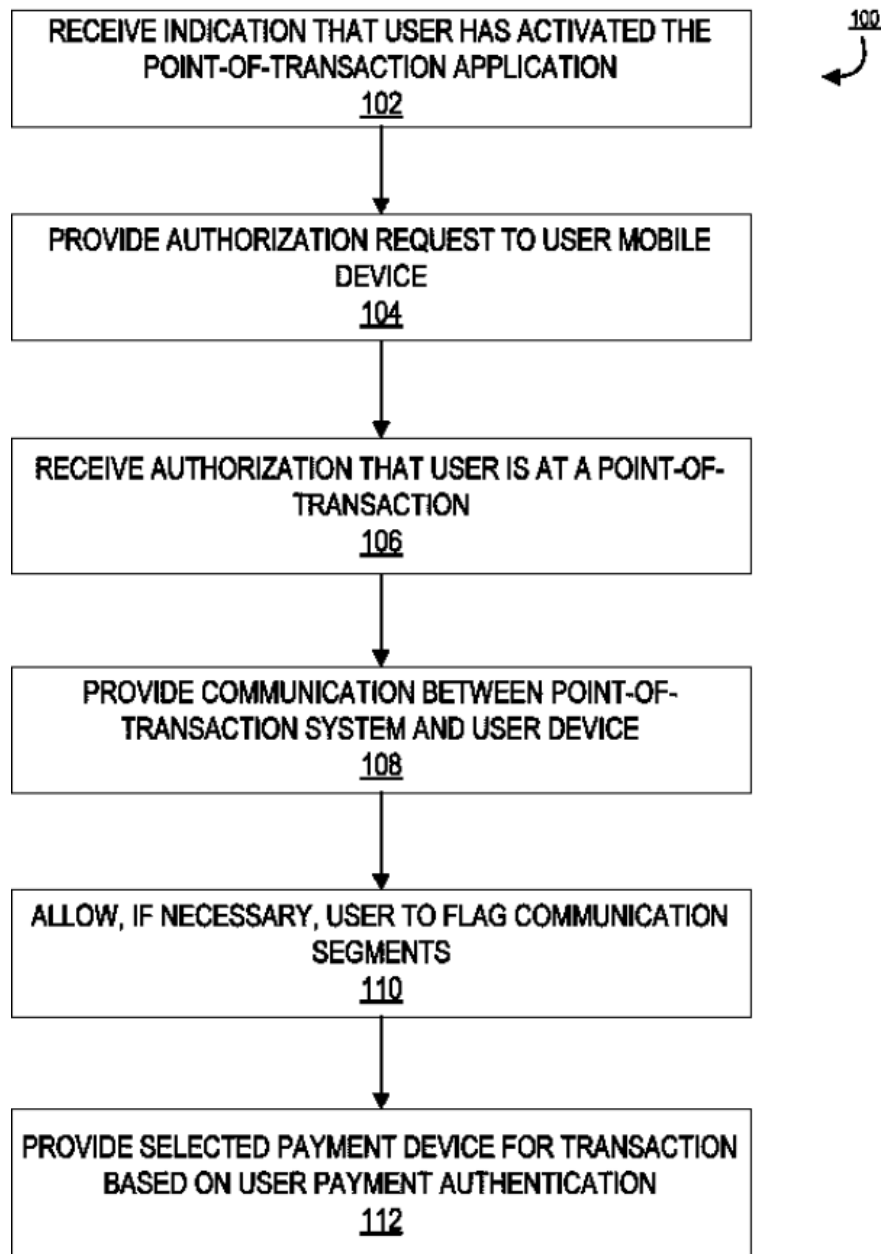
Step for providing authorization request to user mobile device (104)

Step for providing communication between point-of-transaction system and user device (108)

Step for allowing communication segments of audio communication of information associated with product of transaction to be flagged by user via mobile device (110)

Step for providing payment options to user for payment for transaction (112)

**Drawing:**



**Derwent Class Code(s):** T01 (Digital Computers); T04 (Computer Peripheral Equipment); T05 (Counting, Checking, Vending, ATM and POS Systems); W06 (Aviation, Marine and Radar Systems)

**Derwent Manual Code(s):** T01-F04; T01-N01A1; T01-N02A3C; T01-N02B2; T01-S03; T04-K03B; T05-L02; T05-L03C5; W06-A03A

**IPC:** G06Q-020/40; G07F-019/00; G07F-009/02; G09B-021/00

**Patent Details:**

Patent Number	Publ. Date	Main IPC	Week	Page Count	Language
US2013191232-A1	25 Jul 2013	G06Q-020/40	201352	Pages: 24	English
US9026461-B2	05 May 2015		201531		English

**Application Details and Date:**

US2013191232-A1	US355900	23 Jan 2012
US9026461-B2	US355900	23 Jan 2012

**Priority Application Information and Date:**

US355900	23 Jan 2012
----------	-------------

**Cited Patent(s):**

US9026461-B2 US20060136901-A1  
 US20060165060-A1  
 US20110112918-A1  
 US20110302083-A1  
 US20120022944-A1  
 US20120143706-A1  
 US20120158589-A1  
 US20120185398-A1

**Cited Article(s):**

US9026461-B2 Wagner, Michael Andrew. Conversations About Technology. University of Wisconsin Madison, 2012.

Fechar

Web of Science™  
Página 1 (Registros 1 -- 1)

Imprimir

◀ [ 1 ] ▶