e-Receipts – Invention Disclosure

1. When a *User* clicks a "Pay" button or swipes their phone, the *Merchant* activates the *User's* payment Wallet with a *payment request* message including a *randomized* receiptUrl.

```
{
    "paymentRequest": {
        "commonName": "Space Shop",
        "amount": "550.00",
        "currency": "EUR",
        "referenceId": "20231007
    },
    "receiptUrl": "https://spaceshop.com/receipts/20231007j5lOEL2w9cWBFUwkbrFgjQ"
}
```

2. After authorization by the *User*, the Wallet responds with the authorization data.

3. The Payment process. *Details are outside of this specification*.

4. If step #3 is successful, the *Merchant* provides a Receipt at the receiptUrl. Note that a Receipt may have states like `ready` and `inProgress` since gas station payments are not finalized until the pump operation stops.

5. If step #3 is successful, the *Merchant* sends a confirmation message to the Wallet.

6. When the confirmation has been received, the Wallet *polls* the receiptUrl for the Receipt which is subsequently stored in the Wallet for easy retrieval by the *User*.

Summary of the Invention

Information Flow

- The proposed information flow is supposed to be compatible with direct payments as well as two-phase payments.

- The use of a randomized receiptUrl makes the proposed system aligned with privacy requirements with respect to the payer. No user registration is required either.

- By supplying the receiptUrl together with the payment request, the proposed system becomes resilient to possible network errors, including a not received confirmation message. That is, the Wallet may start polling immediately after step #2.

Receipt Characteristics

- The proposed system is supposed to be compatible with any technology for expressing a receipt, including XML, JSON, and CBOR.

- Receipts may be digitally signed.

- Receipts may contain any applicable information, all viewed trough a specific rendering facility in the Wallet.

- Receipts may be "synched" to a cloud service making them available on multiple devices.

Space Shop

"Rocket Science for Everybody"

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Core Receipt Data

Payee Name	Total	Subtotal	Tax	Time Stamp	Reference Id
Space Shop	636.75 EUR	530.49 EUR	106.09 EUR (20%)	2023-11-27 08:45:59 UTC	2023112700000001

Order Data

Description	Quantity	Subtotal
Model Rocket SpaceX Falcon Heavy Scale 1:200	1	499.99 EUR
Nasa T-Shirt Grey, Size: L	2	30.50 EUR

Shipping

Description	Cost
Free shipping	0.00 EUR

2023112700000001

Return Policy:
Items can be returned within 30 days of receipt of delivery using the Online Returns Center. Once the item is received at our Customer Support Center, it takes 2 business days for the refund to be processed and 3-5 business days for the refund amount to show up in your account.

Payment Details

Provider Name	Account Type	Account Id	Transaction Id	Time Stamp	Request Id
My Bank	BankNet2	FR*0272	#0100345425	2023-11-27 08:45:59 UTC	2023112700000001