ELECTRONIC PAYMENT SYSTEM BY PRESENCE

(P) PATENTED TECHNOLOGY

ABSTRACT

The technology developed by the researchers consists of an automated payment system, in which neither the user nor the collector needs to intervene. The transaction occurs only through the physical presence of the user at the site.

The system is based on the use of an APP installed on mobile devices and the sensorization of the control area to detect the presence of users.

This system can be very useful for transactions that are carried out periodically or in places where congregate a large agglomeration of people and it is necessary to speed up the payment process.

ADVANTAGES AND INNOVATIVE ASPECTS

MAIN ADVANTAGES OF THE TECHNOLOGY

The main advantages of the technology are the following:

- It improves the quality of the service and reduces the time necessary to carry out payment operations in the sale and collection of goods and services.

- It facilitates the management for users of those services that are used periodically and with pre-established rates, for example, in the use of public means of transport.

- It eliminates queues and waiting times and speeds up user traffic. This system is ideal for implementation in events that involve a large accumulation of people and they must enter in the place in a limited time.

- It eliminates points of sale and reduce the amount of human resources (collectors or auditors) needed to provide the service.

- It facilitates the management of the business model, since the users are identified through the sensors and the payment is made automatically, storing all the data in the cloud. In this way, the process can be integrated with the company's own management computer systems.

- Different forms of payment can be defined as based on a previously specified rate known to the customer. For example, a fixed or calculated rate can be defined according to the user's presence time in the establishment.

- It allows the monitoring, continuous and in real time, of the attendance of people and the payments made.

INNOVATIVE ASPECTS

The main innovation of the technology is the implementation of an agile and secure payment system to carry out purchasing processes in very specific situations. This technology allows to control attendees and manage the payment of the service without the need to interact with users.

To do this, it establishes a system that allows the location and identification of the user and makes the electronic payment safely, using a series of sensors that identify the presence of the attendees at all times. These elements are integrated with a cloud platform that controls the process, making it easier for the company the automatic management of business operations.

MARKET APPLICATIONS

The technology is useful for information technology companies interested in developing a secure payment system. However, it may also be of interest, as users of the system, to companies of:

- Event management companies.

- Sports shows.

- Means of public transport.

- Any other company that provides a service based on the presence of the client in specific dependencies and that this service has characteristics such as periodicity in use, large accumulation of people or the need to speed up access.

COLLABORATION SOUGHT

We are looking for companies interested in acquiring this technology for commercial exploitation through:

- Patent license agreements.

- R&D project agreement (technical cooperation) to undertake technology-related projects.