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Liberty et al.

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(54) **DEBIT NETWORK ROUTING SELECTION USING A SCANNABLE CODE**

G06Q 30/0641; G06Q 20/351; G06Q 20/40; G06K 19/083

See application file for complete search history.

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Related U.S. Application Data

Primary Examiner — Thien T Mai

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(51) **Int. Cl.**
G06K 19/00 (2006.01)
G06K 5/00 (2006.01)
G06Q 40/00 (2012.01)
G06Q 20/26 (2012.01)
G06Q 20/32 (2012.01)

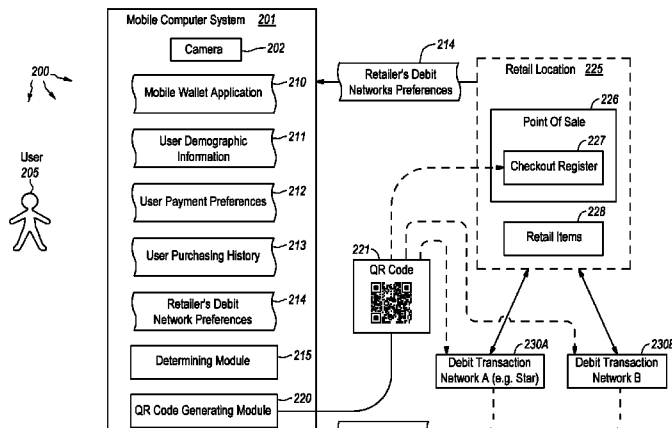
(57) **ABSTRACT**

Embodiments are directed to selecting a debit network using a quick response (QR) code and to processing a payment using a debit network selected according to information embedded in a QR code. In one scenario, a mobile computer system receives input indicating that a user has initiated a payment for various items sold by a provider of goods or services. The mobile computer system determines that the user or the provider has specified a preference indicating which debit network is to be used to process the payment. The mobile computer system then generates a QR code with the debit network selection and portions of the user's debit account information embedded in the QR code, and sends the generated QR code to a payment processing system. The payment processing system may be cloud-based, or may be run locally at the provider's point of sale.

(52) **U.S. Cl.**
CPC **G06Q 20/26** (2013.01); **G06Q 20/3274** (2013.01)

21 Claims, 5 Drawing Sheets

(58) **Field of Classification Search**
CPC G06Q 40/00; G06Q 20/26; G06Q 20/227; G06Q 20/354; G06Q 30/06; G06Q 30/02; G06Q 20/12; G06Q 20/204; G06Q 20/20; G06Q 20/36; G06Q 30/0601; G06Q 20/387;



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Platform Functional Architecture

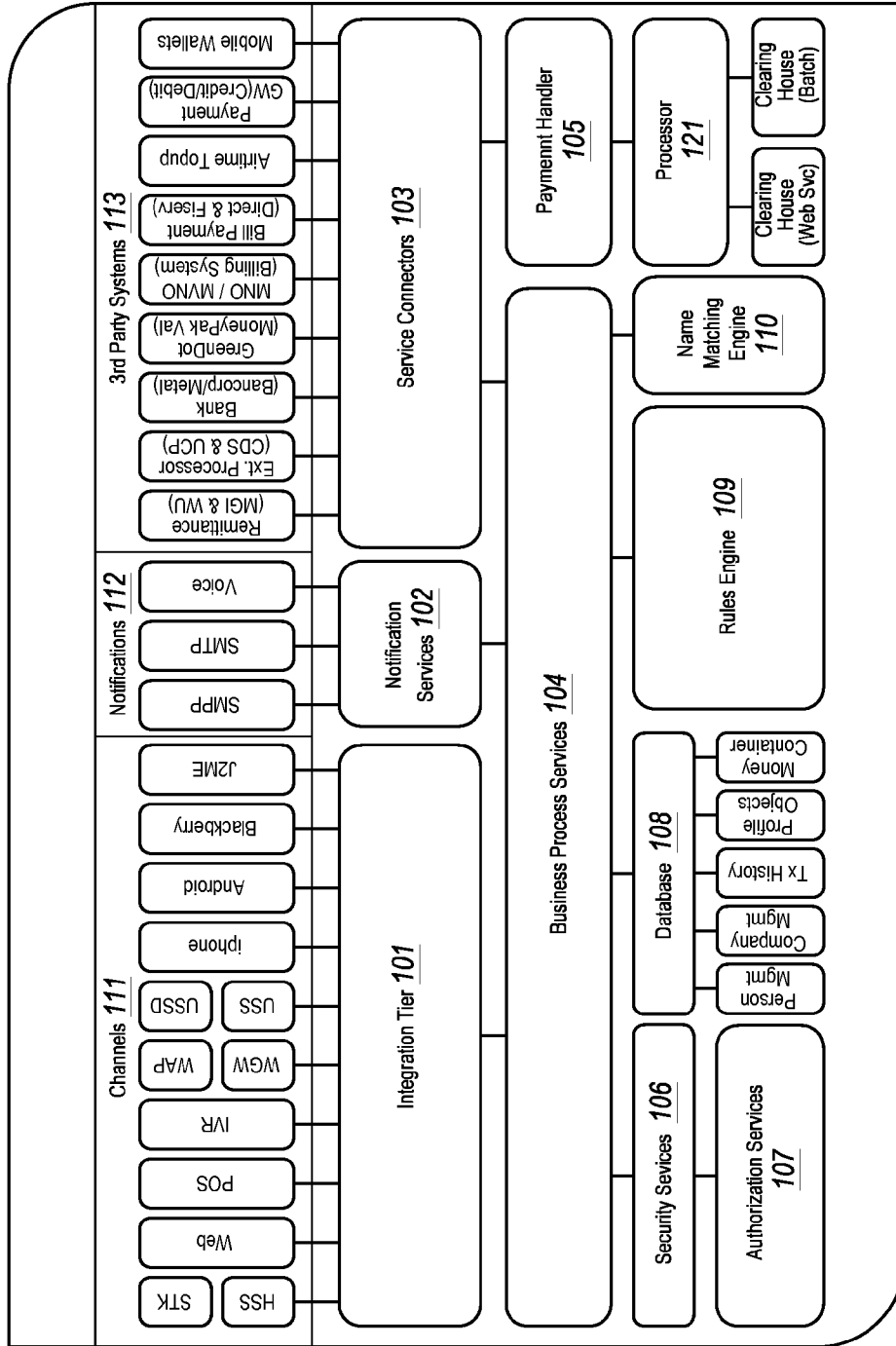


FIG. 1

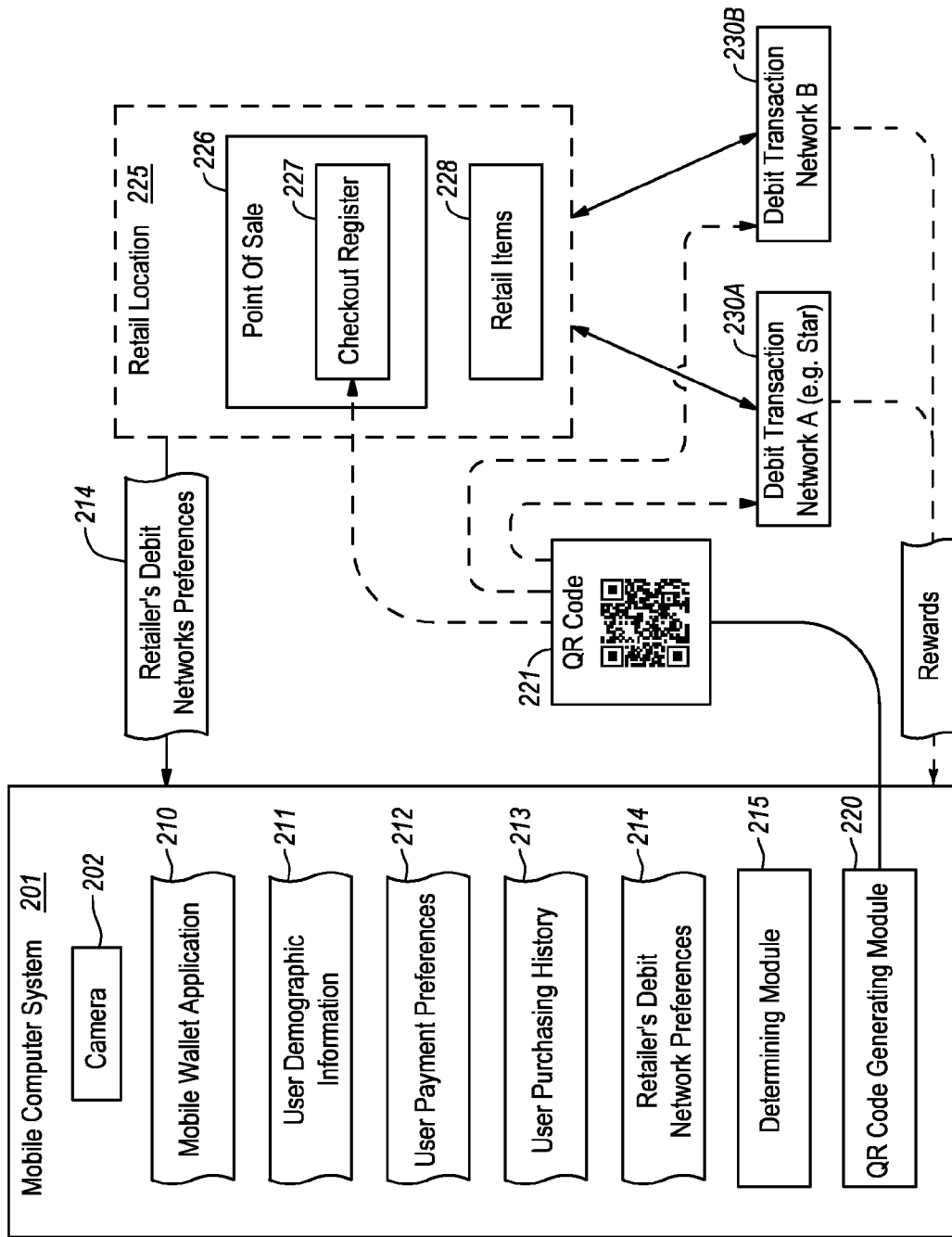


FIG. 2

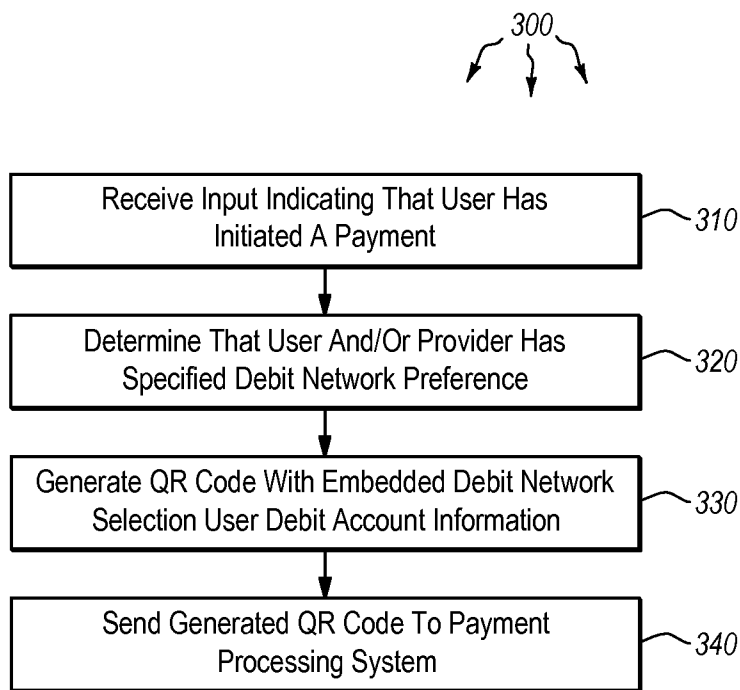


FIG. 3

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