

MOTION BASED PAYMENT CONFIRMATION

BACKGROUND OF THE INVENTION

1. Field of the Invention

The present invention relates generally to electronic devices, and, more particularly to graphical user interfaces configured to receive motion based inputs for confirming a payment transaction.

2. Description of the Related Art

This section is intended to introduce the reader to various aspects of art that may be related to various aspects of the present invention, which are described and/or claimed below. This discussion is believed to be helpful in providing the reader with background information to facilitate a better understanding of the various aspects of the present invention. Accordingly, it should be understood that these statements are to be read in this light, and not as admissions of prior art.

Payment transactions increasingly occur without the use of physical payment objects such as credit cards or cash. For example, online purchases may be made using credit card information stored in an online account maintained by a merchant or by a payment service such as PayPal. Further, financial account information may be stored on electronic devices and transferred using contactless means, such as near field communication (NFC), radio-frequency identification (RFID), or networking, to complete payment transactions.

The increased use of electronic and/or contactless payments may allow payment transactions to occur at a fast pace without the need for payment objects. However, due to the speed and virtual nature of modern payment transactions, consumers may not fully appreciate the consequences of authorizing a payment transaction or may inadvertently authorize a payment transaction.

SUMMARY

Certain aspects commensurate in scope with the originally claimed invention are set forth below. It should be understood that these aspects are presented merely to provide the reader with a brief summary of certain forms of the invention might take and that these aspects are not intended to limit the scope of the invention. Indeed, the invention may encompass a variety of aspects that may not be set forth below.

The present disclosure generally relates to techniques for confirming a payment transaction. In accordance with one disclosed embodiment, an electronic device may include a graphical user interface (GUI) with one or more graphical elements that may be moved by a user to confirm or decline a payment transaction. The graphical elements may be configured to virtually represent a swipe of a credit card. For example, in one embodiment, the GUI may display a two position slide bar that may be moved in one direction to confirm the payment transaction and in another direction to decline the payment transaction. In accordance with another embodiment, the GUI may display an image of a credit card that may be moved towards an image of a credit card terminal to confirm the payment transaction.

In certain embodiments, the graphical elements for confirming a payment transaction may be displayed in response to selection of a payment instrument through a touch screen of an electronic device. For example, credit cards may be digitally represented within an electronic wallet or an online payment system. After movement of the graphical elements, the electronic device may transmit a confirmation message to initiate payment with the selected payment instrument. The movable graphical elements may be used to confirm payment

transactions in a wide variety of environments such as peer-to-peer transactions, online shopping transactions, and purchases made within brick and mortar stores.

Various refinements of the features noted above may exist in relation to various aspects of the present disclosure. Further features may also be incorporated in these various aspects as well. These refinements and additional features may exist individually or in any combination. For instance, various features discussed below in relation to one or more of the illustrated embodiments may be incorporated into any of the above-described aspects alone or in any combination. Again, the brief summary presented above is intended only to familiarize the reader with certain aspects and contexts of embodiments of the present disclosure without limitation to the claimed subject matter.

BRIEF DESCRIPTION OF THE DRAWINGS

These and other features, aspects, and advantages of the present disclosure will become better understood when the following detailed description is read with reference to the accompanying drawings in which like characters represent like parts throughout the drawings, wherein:

FIG. 1 is a front view of an electronic device in accordance with one embodiment;

FIG. 2 is a simplified block diagram of the device of FIG. 1 in accordance with one embodiment;

FIG. 3 is a flowchart depicting a method for confirming a payment transaction in accordance with one embodiment;

FIG. 4 is a view of screens of the device of FIG. 1 illustrating an online shopping transaction in accordance with one embodiment;

FIG. 5 is a view of screens of the device of FIG. 1 illustrating confirmation of an online shopping payment through a touch screen in accordance with one embodiment;

FIG. 6 is a view of screens of the device of FIG. 1 illustrating rejection of an online shopping payment in accordance with one embodiment;

FIG. 7 is a view of screens of the device of FIG. 1 illustrating an in-store shopping transaction in accordance with one embodiment;

FIG. 8 is a view of screens of the device of FIG. 1 illustrating confirmation of an in-store shopping payment in accordance with one embodiment;

FIG. 9 is an illustration of a payment transaction between two electronic devices in accordance with one embodiment;

FIG. 10 a view of screens of the device of FIG. 1 illustrating confirmation of a payment from an electronic wallet in accordance with one embodiment;

FIG. 11 a view of screens of the device of FIG. 1 illustrating confirmation of a peer-to-peer payment in accordance with one embodiment;

FIG. 12 is a front view of the device of FIG. 1 illustrating confirmation of a payment transaction through motion of the device in accordance with one embodiment; and

FIG. 13 is a front view of the device of FIG. 1 illustrating rejection of a payment transaction through motion of the device in accordance with one embodiment.

DETAILED DESCRIPTION OF SPECIFIC EMBODIMENTS

One or more specific embodiments of the present invention will be described below. In an effort to provide a concise description of these embodiments, not all features of an actual implementation are described in the specification. It should be appreciated that in the development of any such actual