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Machine translation

1. [WO/2020/001858](#) DATA PROCESSING APPARATUS AND METHODS

WO - 02.01.2020

Int.Class [G06Q 20/40](#) Appl.No PCT/EP2019/062882 Applicant VOCALINK LIMITED Inventor TUPPER, Gareth James

A data processing apparatus comprising: communication circuitry configured to receive data indicative of a user and data indicative of an instruction associated with the user; and control circuitry configured: to determine whether the received data indicative of the user and data indicative of the instruction associated with the user have been generated in the absence of an explicit command from the user using previously obtained data indicative of the user and data indicative of an instruction associated with the user; if it is determined that the received data indicative of the user and data indicative of the instruction associated with the user comprise a predetermined characteristic; if the received data indicative of the user and data indicative of the instruction associated with the user comprise the predetermined characteristic, to execute processing to reject the instruction associated with the user as indicated by the received data; and if the received data indicative of the user and data indicative of the instruction associated with the user do not comprise the predetermined characteristic, to execute processing to accept the instruction associated with the user as indicated by the received data.

2. [WO/2020/126791](#) A METHOD, APPARATUS AND COMPUTER PROGRAM PRODUCT FOR EXCHANGING MESSAGES ACROSS A NETWORK

WO - 25.06.2020

Int.Class [G06Q 40/00](#) Appl.No PCT/EP2019/084814 Applicant VOCALINK LIMITED Inventor MORALES-CHARLIER, Magaly

A method of exchanging messages across a network, the method comprising receiving a resource request message from an asset controller, the resource request message comprising asset data and a resource request, analysing the resource request message in order to select at least one resource candidate from a plurality of available resource candidates, the resource candidates having a resource for exchange with the asset, sending the resource request message to the selected at least one resource candidate, receiving a resource approval message from the at least one resource candidate, the resource approval message being indicative of an approval to supply the resource in accordance with the resource request message, and in the event that the resource approval message indicates approval to supply the resource, generating a transaction authorisation message, the transaction authorisation message being used to authorise a transaction to supply the resource on the basis of the resource request message.

3. [WO/2019/238299](#) SYSTEM AND METHOD FOR SIMULATING NETWORK EVENTS

WO - 19.12.2019

Int.Class [H04L 12/24](#) Appl.No PCT/EP2019/059845 Applicant VOCALINK LIMITED Inventor DEWAR, Michael Alan

A network simulation system comprises a request processor and a simulation engine. The request processor receives node data indicative of resource levels of nodes of the network, and relationship data indicative of relationship parameters of a plurality of relationships between the nodes. The simulation engine outputs a stream of event data based on the relationship data. Respective events are generated by: determining source and destination nodes, and corresponding relationship parameters for the relationship between them; determining an event time based on a rate parameter of the corresponding relationship parameters; determining a transfer value; and if the transfer value does not exceed a current resource level of the source node, modifying current resource levels of the source and destination nodes according to the transfer value, and generating, at the event time, event data comprising a timestamp, a source node identifier of the source node, a destination node identifier of the destination node, and the transfer value.

4. [20210176068](#) APPARATUS, COMPUTER PROGRAM AND METHOD

US - 10.06.2021

Int.Class [H04L 9/32](#) Appl.No 16953108 Applicant VOCALINK LIMITED Inventor Julian Robert Mark Barnes

An apparatus is described that comprises: communication circuitry configured to receive from a submitter, over a network, a data item being of a first data type and processing circuitry configured to: transform the first data type to a second, different, data type; remove non-significant content from the data item in the second data type; generate a hash of the data item having non-significant content removed to be signed; and provide the hash for signing.

5. [20200090167](#) INFORMATION PROCESSING DEVICES AND METHODS

US - 19.03.2020

Int.Class [G06Q 20/38](#) Appl.No 16575219 Applicant VOCALINK LIMITED Inventor Michael COLE

A first information processing device comprising circuitry configured to provide a signal to a second information processing device, the signal comprising: a digital signature associated with the first information processing device; and at least one of: information indicating a first change of information stored at a first address defined with respect to a first data processing entity and a tokenization of the first address, the first address being derivable from the tokenized first address only by the first data processing entity for implementing the first change of information stored at the first address; information indicating a second change of information stored at a second address defined with respect to a second data processing entity and a tokenization of the second address, the second address being derivable from the tokenized second address only by the second data processing entity for implementing the second change of information stored at the second address.

6. [20200005291](#) DATA PROCESSING APPARATUS AND METHODS

US - 02.01.2020

Int.Class [G06Q 20/38](#) Appl.No 16455138 Applicant VOCALINK LIMITED Inventor Liam SPENCE

A data processing apparatus including communication circuitry configured to receive data indicative of a user and data indicative of an instruction associated with the user, and control circuitry configured to determine whether the received data indicative of the user and data indicative of the instruction associated with the user have been generated in the absence of an explicit command from the user using previously obtained data indicative of the user and data indicative of an instruction associated with the user, to determine whether the received data indicative of the user and data indicative of the instruction associated with the user include a predetermined characteristic, to execute processing to reject the instruction associated with the user as indicated by the received data, and to execute processing to accept the instruction associated with the user as indicated by the received data.

7. [20220067692](#) PEER-TO-PEER PREPAID CARD MANAGEMENT SYSTEM

US - 03.03.2022

Int.Class [G06Q 20/28](#) Appl.No 17501404 Applicant VOCALINK LIMITED Inventor Steven Paul JACKETS

A method for peer-to-peer prepaid card accounts can create a prepaid card that can receive donations through a QR code disposed on the physical card. Restrictions can also be placed on the card to control where or how the funds may be used. The method can, in response to receiving a request at a card management service to create an account, obtain account information, wherein the account information comprises a user name, an account number, a QR code image, and optionally a biometric data. The account information can be stored as a card account for the user, which is funded by receiving a payment from a second party using the QR code. Then, when a card holder uses the card for a transaction, the card management service can function as an issuer to authorize its use.

8. [20200092107](#) INFORMATION PROCESSING SYSTEM, DEVICES AND METHODS

US - 19.03.2020

Int.Class [H04L 29/06](#) Appl.No 16575273 Applicant VOCALINK LIMITED Inventor Michael Cole

A system for verifying information associated with a user can include at least three devices. The first device is configured to transmit, to the second device, user-associated information, a unique identifier associated with the user-associated information and an identity digital signature generated using an identity private key associated with the user and a message comprising a previously determined hash of a portion of the user-associated information combined with the unique identifier. The second device is configured to generate the hash of the portion of the user-associated information combined with the unique identifier and transmit the generated hash and the identity digital signature to the third device. The third device is configured to lookup the generated hash in a database, verify the identity digital signature using the identity public key related to the generated hash in the database, and upon successful verification, transmit a success response to the second device.

9. [20200090147](#) INFORMATION PROCESSING DEVICES AND METHODS

US - 19.03.2020

Int.Class [G06Q 20/10](#) Appl.No 16575242 Applicant VOCALINK LIMITED Inventor Michael COLE

An information processing device can include circuitry configured to: receive a first signal indicating a first change of information stored at a first address defined with respect to a first information processing entity and indicating a second change of information stored at a second address defined with respect to a second information processing entity, the second change of information depending on the first change of information and the second information processing entity being separate to the first information processing entity; provide a second signal to the first information processing entity indicating the first change of information to implement the first change of information stored at the first information processing entity; and provide a third signal to the second information processing entity indicating the second change of information to implement the second change of information stored at the second information processing entity.

10. [20210409428](#) FORENSICALLY ANALYSING AND DETERMINING A NETWORK ASSOCIATED WITH A NETWORK SECURITY THREAT

US - 30.12.2021

Int.Class [H04L 29/06](#) Appl.No 17357987 Applicant Vocalink Limited Inventor Prina Rajendra Kumar Patel

The present disclosure concerns a computer-implemented method for forensically analysing and determining a network associated with a network security threat. The method comprises: obtaining details of a flagged network event comprising data associated with a network security threat, the network event being between a first dataset and a destination dataset; tracing the data associated with the network security threat from the first dataset to a further dataset, the tracing involving obtaining details of at least one past network event between the first dataset and the further dataset; comparing details of the further dataset to predefined criteria to identify whether the further dataset is an intermediate dataset or a source dataset from which the data originated and adding the details of the further dataset to a forensic report; outputting the forensic report.

