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Declarations under Rule 4.17:

— as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))

[Continued on next page]

(54) Title: SYSTEMS AND METHODS FOR PROTECTING ACCOUNT IDENTIFIERS IN FINANCIAL TRANSACTIONS

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To complete your purchase, please enter the following information:

Name:

Address:

Account Number:

Exp. Date:

FIG. 4

(57) Abstract: In a system for protecting account identifiers in financial transactions, a consumer provides an account identifier to be used for purchasing a good or service from a merchant. However, only a portion of the account identifier is transmitted to the merchant. The remaining portion of the account identifier is transmitted to a server, referred to as a "payment facilitator," that is not controlled by the merchant. During the financial transaction, the merchant submits a request for financial payment containing a portion of the consumer's account identifier to the payment facilitator. The payment facilitator combines the account identifier portion in the request with the account identifier portion transmitted to it from the consumer in order to determine the consumer's full account identifier. The payment facilitator then submits a request for financial payment to a financial institution for approval.



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INTERNATIONAL SEARCH REPORT

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PCT/US 12/41918

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 20/00 (2012.01)

USPC - 705/67

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC(8): G06Q 20/00 (2012.01)

USPC: 705/67

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

IPC(8): G06Q 20/00 (2012.01) (search term limited, see terms)

USPC: 705/1.1, 64, 67-69; 726/2-5, 16-17, 2; 902/1, 4,5 (search term limited, see terms)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

PUBWEST (PGPB, USPT, EPAB, JAPT), Google Patents and Scholar, FreePatentsOnline.com, Search Terms: payment, hand-held device, smartphone, PDA, cellular phone, mobile device, mobile phone, password, identifier, secret, PIN, UIN, number, alpha-numeric, POS, point of sale, merchant, terminal, computer, apparatus, system, account identifier, financial

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2009/0261162 A1 (KARGMAN et al.) 22 October 2009 (22.10.2009), entire document, especially Abstract; para [0006], [0042], [0046], [0055], [0068], [0069], [0072], [0080], [0081], [0096], [0098]	1-2, 4-5, 13-14, 16-20
Y		3, 6-12, 15
Y	US 2006/0037067 A1 (MORRIS et al.) 16 February 2006 (16.02.2006), entire document, especially Abstract; para [0043], [0046], [0068]	3, 6-12, 15

 Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

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"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

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