

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
27 April 2006 (27.04.2006)

PCT

(10) International Publication Number
WO 2006/044356 A3

(51) International Patent Classification:
G06Q 20/00 (2006.01)

(21) International Application Number:

PCT/US2005/036492

(22) International Filing Date: 12 October 2005 (12.10.2005)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

60/618,096 13 October 2004 (13.10.2004) US
11/139,772 27 May 2005 (27.05.2005) US

(71) Applicant (for all designated States except US): **COMPU-CREDIT CORPORATION**; 245 Perimeter Center Parkway, Suite 600, Atlanta, GA 30346 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **FOSS, Sheldon, H., Jr.** [US/US]; 4125 River Glen Circle, Suwanee, GA 30024 (US). **DWIGHT, Harris** [US/US]. **KRISHNAMOORTHY, Srinivasan** [US/US]; 863 Muirfield Trail, Marietta, GA 30068 (US).

(74) Agent: **RINGER, Eric, M.**; Smith Frohwein Tempel Greenlee Blaha LLC, P.O. Box 88148, Atlanta, GA 30356 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

(88) Date of publication of the international search report:
10 January 2008

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: ON-US CASH WITHDRAWAL AT A POINT-OF-SALE

(57) Abstract: Various embodiments of systems, methods, computer programs, merchant terminals, etc. for providing an on-us cash withdrawal service at a point-of-sale are provided. One embodiment comprises a method for providing a cash withdrawal service at a point-of-sale. One such method comprises: issuing an association-branded financial card to a cardholder, the association-branded financial card comprising an association account number corresponding to a credit card association and a proprietary account number corresponding to an issuer of the association-branded financial card; at a merchant terminal, reading the proprietary account number from the association-branded financial card and receiving a cash withdrawal amount; providing the proprietary account number and the cash withdrawal amount to a switch associated with the issuer; at the switch, determining the association account number based on the proprietary account number; and authorizing the cash withdrawal amount by submitting an authorization request to a issuing host, the authorization request including the association account number and the cash withdrawal amount.



WO 2006/044356 A3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/36492

A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06Q 20/00**(2006.01)

USPC: 705/17,16

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)

U.S. : 705/17,16

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

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Patent and PG pub text search, "cash adj withdraw\$", "authoriz\$ same link\$", "stored adj value"

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,999,596 A (WALKER et al.) 7 December 1999 (07.12.1999), all especially figures 2 and 5.	1,3-7
Y	US 5,974,146 A (RANDLE et al.) 26 October 1999 (26.10.1999), column 7, lines 7-10	2
A	US 5,920,847 A (KOLLING et al.) 06 July 1999 (06.07.1999), all.	none
A	US 5,884,288 A (CHANG et al.) 16 March 1999 (16.03.1999), all.	None

Further documents are listed in the continuation of Box C.

See patent family annex.

* Special categories of cited documents:	
"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent published on or after the international filing date	"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
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"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
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

29 September 2007 (29.09.2007)

Date of mailing of the international search report

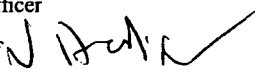
19 NOV 2007

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, Virginia 22313-1450

Facsimile No. (571) 273-3201

Authorized officer

Michael Cuff 
 Telephone No. (703) 308-1113