

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
24 July 2008 (24.07.2008)

PCT

(10) International Publication Number
WO 2008/089091 A3

- (51) International Patent Classification:
G06Q 40/00 (2006.01)
- (21) International Application Number:
PCT/US2008/050903
- (22) International Filing Date: 11 January 2008 (11.01.2008)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
11/623,968 17 January 2007 (17.01.2007) US
- (71) Applicant (for all designated States except US): **THE WESTERN UNION COMPANY** [US/US]; 12500 East Belford Avenue, Englewood, Colorado 80112 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **KEANE, Tim** [IE/IE]; 2 Church Park Avenue, Mount Argus, Harolds Cross, Dublin, 6W (IE). **SEIFERT, Dean** [US/IE]; Roscahill Tresilian, Brighton Road, Foxrock, Dublin, 18 (IE). **GRAHMANN, Jonathan** [US/IE]; 82 Northumberland Road, Apt. 4, Ballsbridge, Dublin, 4 (IE).
- (74) Agents: **GIBBY, Darin, J.** et al.; TOWNSEND AND TOWNSEND AND CREW LLP, 1200 Seventeenth Street, Suite 2700, Denver, Colorado 80202 (US).

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

(88) Date of publication of the international search report:
23 October 2008

(54) Title: SECURE MONEY TRANSFER SYSTEMS AND METHODS USING BIOMETRIC KEYS ASSOCIATED THEREWITH

Key	Record #	Real CC#	Usage Conditions	Previous Pointer	Next Pointer
	438,028,138	4891-3280-4378-2190			
	000,000,002	1367-8329-4275-0183			
	000,000,003	3740-1480-9642-4473			

	005,000,001	9416-3551-8814-0178			

FIG. 8



800

(57) Abstract: A method for transferring funds from a sender to a recipient includes receiving a request to transfer the funds from a sender; creating a transaction record having a transaction identifier; providing the transaction identifier to the sender; receiving the transaction identifier from a recipient; obtaining a first biometric sample from the recipient; using the biometric sample to select a MTCN (Money Transfer Control Number) from a pool of predetermined MTCNs; associating the MTCN with the first biometric sample and the transaction record; providing the MTCN to the recipient; thereafter, receiving a request from the recipient to receive the funds; obtaining the MTCN from the recipient; obtaining a second biometric sample from the recipient; using the MTCN and/or the second biometric sample to locate the transaction record; comparing the second biometric sample to the first biometric sample; and determining whether to provide the funds based on the comparison.



WO 2008/089091 A3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 08/50903

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2008.04)

USPC - 705/39

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 40/00 (2008.04)

USPC: 705/39

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

USPC: 713/186; 705/76, 65; 380/277, 255

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

PubWEST (USPT, PGPB, EPAB, JPAB); Google/Patents; Google/Scholar

Search Terms: money, funds, cash, currency, transfer, wire, transaction, transmission, transmit, send, sender, payer, recipient, biometric, fingerprint, retina, iris, voice, scan, transfer control number, number, threshold, maximum, limit, verify, confirm

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X ---- Y	US 7,070,094 B2 (STOUTENBURG et al.) 04 July 2006 (04.07.2006), entire document, especially col 2, lns 24-30; col 3, lns 48-63; col 4, lns 42-67; col 5, lns 1-2, 47-55; col 7, lns 11-16; col 8, lns 29-32	1, 2, 4, 5 ----- 3, 6-18
Y	US 2006/0277144 A1 (RANZINI et al.) 07 December 2006 (07.12.2006), para [0044]	14, 17
Y	US 5,870,723 A (PARE, Jr. et al.) 09 February 1999 (09.02.1999), col 4, lns 14-17, 19-21, 34-38 and 43-49	3, 6-18

 Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"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)

"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

Date of the actual completion of the international search

16 July 2008 (16.07.2008)

Date of mailing of the international search report

25 JUL 2008

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:

Lee W. Young

PCT Helpdesk: 571-272-4300

PCT OSP: 571-272-7774