

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
10 May 2007 (10.05.2007)

PCT

(10) International Publication Number  
WO 2007/053828 A3

- (51) International Patent Classification:  
G07F 19/00 (2006.01)
- (21) International Application Number:  
PCT/US2006/060383
- (22) International Filing Date: 31 October 2006 (31.10.2006)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
60/732,339 31 October 2005 (31.10.2005) US  
11/329,480 10 January 2006 (10.01.2006) US

West Vancouver, British Columbia V7S 3E5 (CA).  
**GONCALVES, Roy** [CA/CA]; 1520 London Street, New  
Westminster, British Columbia V3M 3C6 (CA).

- (71) Applicants (for all designated States except US): **PALM DESERT NATIONAL BANK** [US/US]; Electronic Banking, 72760 El Paseo, Palm Desert, California 92260 (US). **TIO NETWORKS CORP.** [CA/CA]; Suite 450, 4170 Stillcreek Drive, Burnaby, British Columbia V5C 6C6 (CA).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **HARTFIELD, Sandra K.** [US/US]; 75128 Kiowa Drive, Indian Wells, California 92210 (US). **MADRID, Jack** [US/US]; 1216 Del Giorgio Drive, Colton, California 92324 (US). **SHAHBAZI, Hamed** [CA/CA]; 2586 Chairlift Road,

(74) Agent: **HATTENBACH, Brad J.**; Hensley Kim & Edgington, LLC, 1660 Lincoln Street, Suite 3050, Denver, Colorado 80264 (US).

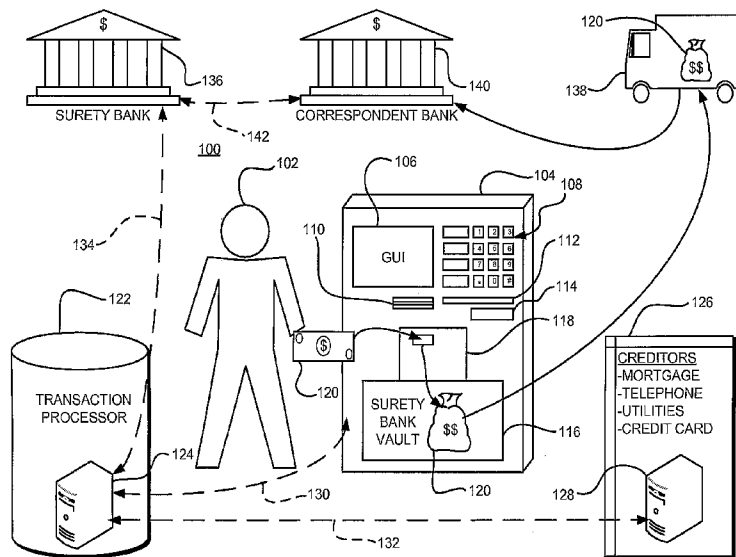
(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, 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, 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

[Continued on next page]

(54) Title: AUTOMATIC SETTLEMENT OF USER ACCOUNT WITH CREDITOR FROM TRANSACTION KIOSK



(57) Abstract: A transaction kiosk (104) collects cash (120) from a user (102) and then electronically negotiates with the user's creditor (126) to settle a balance on an account with the creditor (126). The bank (136) recognizes the cash (120) deposited in the transaction kiosk (104) by the user (102) as security for the settlement amount. The cash (120) deposited in the transaction kiosk (104) is considered a cash asset owned by the bank (136) and available to satisfy depositor claims. A transaction processor (122) brokers the transaction between the user (102) of the transaction kiosk (104), the surety bank (136), and the creditor (126).

WO 2007/053828 A3



---

**(88) Date of publication of the international search report:**  
12 June 2008

**INTERNATIONAL SEARCH REPORT**

International application No.  
PCT/US 06/60383

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(8) - G07F 19/00 (2007.10)

USPC - 235/379; 705/43

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) - G07F 19/00 (2007.10)

USPC - 235/379; 705/43

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

IPC(8) - G07F 19/00 (2007.10) (see keyword below)

USPC - 235/379; 705/40, 43, 16, 30, 39, 42, 53, 80; 902/8, 9, 11, 14, 30, 31, 40 (see keywords below)

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

PubWEST(USPT,PGPB,EPAB,JPAB); DialogPRO(Engineering); Google Scholar

Search Terms: cash, deposit, remote, location, kiosk, atm, transmit, send, data, secure, vault, creditor, communicate, information, settlement, account, balance, debtor, bill, pay, safe, confirmation, notification, separate, ownership, split, bank, banking

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2005/0010478 A1 (GRAVELLE) 13 January 2005 (13.01.2005) entire document especially fig 1-5, para [0066], [0068]-[0069], [0073]-[0074], [0077], [0081], [0084], [0088], [0093]-[0094], [0096]-[0097], [0189]	23 and 27
Y		1-22, 24-26 and 28-33
Y	US 2004/0210515 A1 (HUGHES) 21 October 2004 (21.10.2004) entire document especially fig 1, 2A-2C, 3C, para [0049]-[0050], [0052]-[0053], [0058], [0071], 0074, [0086]	1-7, 9-12 and 22
Y	US 2005/0177510 A1 (HILT et al.) 11 August 2005 (11.08.2005) entire document especially fig 1, 6, para [0029], [0031]-[0032], [0034], [0042]-[0046], [0049], [0057], [0059]-[0060], [0065]-[0078], [0081]-[0082], [0084]-[0090], [0113]-[0114], [0116]	5, 8-22, 24-26 and 28-33

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:	"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
"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent but published on or after the international filing date	"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
"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)	"&" document member of the same patent family.
"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	

Date of the actual completion of the international search  
6 December 2007 (06.12.2007)

Date of mailing of the international search report  
**24 MAR 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

INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US 06/60383

**Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)**

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

- 1.  Claims Nos.:  
because they relate to subject matter not required to be searched by this Authority, namely:
  
- 2.  Claims Nos.:  
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:
  
- 3.  Claims Nos.:  
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

**Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)**

This International Searching Authority found multiple inventions in this international application, as follows:

Group I: claims 1-33

Group II: claims 34-38

-- for more information see extra sheet --

- 1.  As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
- 2.  As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.
- 3.  As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
  
- 4.  No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:  
1-33

**Remark on Protest**

- The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US 06/60383

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1.

Group I: claims 1-33 are directed to a method of allocating money comprising validating a cash deposit; securing the deposit at the transaction location; and transmitting data including the first amount to the bank to update a record of a second amount of cash available to the bank to satisfy depositors' claims by including the cash deposit with the second amount.

Group II: claims 34-38 are directed to a system comprising a transaction kiosk for access by the debtor comprising a cash collection device; a cash value validation device; and a vault collected cash; a transaction processor system connecting the kiosk with a bank; a creditor system connected with the transaction processor system that facilitates communications between the transaction kiosk, the bank, and the creditor system to settle the account of the debtor with the creditor.

The inventions listed as Groups I and II do not relate to a single general inventive concept under PCT Rule 13.1 because under PCT Rule 13.2 they lack the same or corresponding technical features for the following reasons:

Group II does not include the inventive concept of a method of allocating money comprising validating a cash deposit; securing the deposit at the transaction location; and transmitting data including the first amount to the bank to update a record of a second amount of cash available to the bank to satisfy depositors' claims by including the cash deposit with the second amount of Group I.

Group I does not include the inventive concept of a system comprising a transaction kiosk for access by the debtor comprising a cash collection device; a cash value validation device; and a vault collected cash; a transaction processor system connecting the kiosk with a bank; a creditor system connected with the transaction processor system that facilitates communications between the transaction kiosk, the bank, and the creditor system to settle the account of the debtor with the creditor of Group II.

None of these technical features are common to the other group, nor do they correspond to a special technical feature in the other group. Therefore, unity of invention is lacking.