



- (51) **International Patent Classification:**
G06Q 40/00 (2012.01)
- (21) **International Application Number:**
PCT/US2011/044530
- (22) **International Filing Date:**
19 July 2011 (19.07.2011)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
61/365,673 19 July 2010 (19.07.2010) US
- (71) **Applicant (for all designated States except US):** EFT SOURCE, INC. [US/US]; 556 Metroplex Drive, Nashville, Tennessee 37211 (US).
- (72) **Inventors; and**
- (75) **Inventors/Applicants (for US only):** SMITH, Bobby [US/US]; 332 Bart Drive, Antioch, Tennessee 37013 (US). WHITE, James [US/US]; 2806 Waysood Dr., Murfreesboro, Tennessee 37128 (US).
- (74) **Agent:** SHOUSE, Emily, A.; Wadley & Patterson, Roundabout Plaza, 1600 Division Street, Suite 500, Nashville, TN 37203 (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, CL, 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, PE, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, 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, LR, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

- Published:**
— with international search report (Art. 21(3))
- (88) **Date of publication of the international search report:**
18 May 2012

(54) **Title:** SYSTEM AND METHOD FOR INSTANT ISSUE OF PERSONALIZED FINANCIAL TRANSACTION CARDS

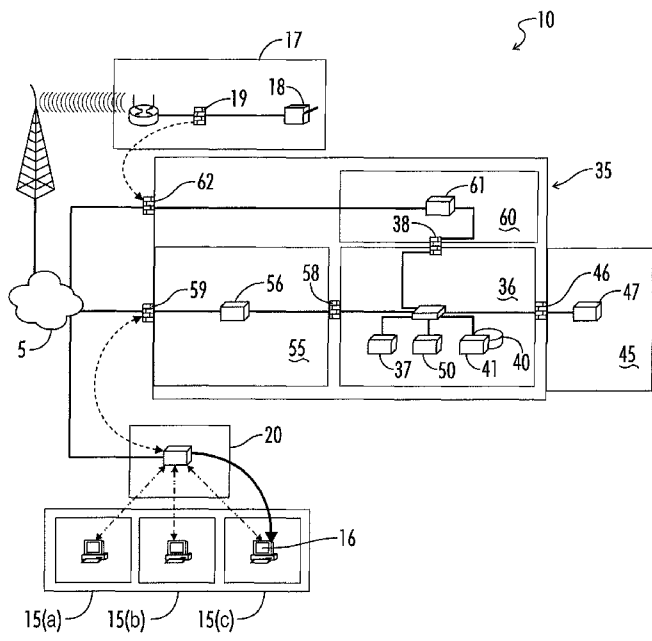


FIG. 1(a)

(57) **Abstract:** In a method for instantly issuing a personalized financial transaction card to a customer, a bank employee receives customer information and card information from the customer at a branch location (15). The operator inputs the customer information and at least some the card information into a data processing terminal at the branch. The customer information and the card information are communicated from the branch across a network to a card services provider (35). At the card services provider, the PIN is entered into a PIN database and a reference number associated with the customer and a PIN offset is generated. The reference number is used to retrieve the PIN from the PIN database. The retrieved PIN is then used to apply calculations to the card file. Using information from the card file, the financial transaction card is printed for the customer at the branch location.

WO 2012/012421 A3

A. CLASSIFICATION OF SUBJECT MATTER**G06Q 40/00(2006.01)i**

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)

G06Q 40/00; G06F 15/00; B42D 15/10; G06F 19/00; G06F 17/60; G06K 17/00

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

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) & Keywords: financial, branch, bank, customer, PIN, database, card file, transaction, smart card, credit card, issuer, provider, reference number

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	JP 2003-203207 A (TOPPAN PRINTING CO LTD) 18 July 2003 See the abstract, paragraphs [0030]-[0053], claim 1, and figures 1-3	1-5
A	JP 2004-013541 A (JCB:KK) 15 January 2004 See the abstract, paragraphs [0051]-[0054], claims 1, 6-10	1-5
A	US 2010-0123003 A1 (OLSON A. WAYNE et al.) 20 May 2010 See the abstract, paragraph [0043], claim 12	1-5
A	US 7614549 B2 (HOGG JASON J. et al.) 10 November 2009 See the abstract, paragraphs [0070]-[0078], claims 1, 5, and figures 1,6, 11, 17	1-5

 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

"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 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

28 FEBRUARY 2012 (28.02.2012)

Date of mailing of the international search report

28 FEBRUARY 2012 (28.02.2012)

Name and mailing address of the ISA/KR

Korean Intellectual Property Office
Government Complex-Daejeon, 189 Cheongsa-ro,
Seo-gu, Daejeon 302-701, Republic of Korea

Facsimile No. 82-42-472-7140

Authorized officer

LEE, Jeong Jae

Telephone No. 82-42-481-5745



INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2011/044530

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
JP 2003-203207 A	18.07.2003	JP 4039061 B2	30.01.2008
JP 2004-013541 A	15.01.2004	None	
US 2010-0123003 A1	20.05.2010	None	
US 7614549 B2	10.11.2009	CA 2615385 A1	25.01.2007
		CA 2615388 A1	25.01.2007
		CA 2615390 A1	25.01.2007
		CA 2615410 A1	25.01.2007
		CA 2615413 A1	25.01.2007
		CN 101263524 A0	10.09.2008
		CN 101506820 A	12.08.2009
		CN 101558414 A	14.10.2009
		CN 101606169 A	16.12.2009
		CN 101663675 A	03.03.2010
		EP 1908006 A2	09.04.2008
		EP 1913514 A2	23.04.2008
		EP 1913516 A2	23.04.2008
		EP 1917621 A2	07.05.2008
		EP 1943608 A2	16.07.2008
		JP 2009-501975 A	22.01.2009
		JP 2009-501978 A	22.01.2009
		JP 2009-501979 A	22.01.2009
		JP 2009-501980 A	22.01.2009
		JP 2009-501981 A	22.01.2009
		US 2007-0119918 A1	31.05.2007
		US 2007-0119919 A1	31.05.2007
		US 2007-0119920 A1	31.05.2007
		US 2007-0119921 A1	31.05.2007
		US 2007-0124238 A1	31.05.2007
		US 2008-0110980 A1	15.05.2008
		US 2010-0280893 A1	04.11.2010
		US 2010-0280910 A1	04.11.2010
		US 2010-0325053 A1	23.12.2010
		US 7578438 B2	25.08.2009
		US 7617972 B2	17.11.2009
		US 7909246 B2	22.03.2011
		US 8061596 B2	22.11.2011
		US 8061597 B2	22.11.2011
		US 8083134 B2	27.12.2011
		WO 2007-011695 A2	25.01.2007
		WO 2007-011695 A3	25.01.2007
		WO 2007-011782 A2	25.01.2007
		WO 2007-011782 A3	25.01.2007
		WO 2007-011786 A2	25.01.2007
		WO 2007-011786 A3	25.01.2007
		WO 2007-011787 A2	25.01.2007
		WO 2007-011787 A3	25.01.2007

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2011/044530

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
		WO 2007-011840 A2	25.01.2007
		WO 2007-011840 A3	25.01.2007