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(71) Applicant (for all designated States except US): **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US];  
P.O. Box 8999, M1-12SE, San Francisco, California  
94128 (US).

## (72) Inventors; and

(75) Inventors/Applicants (for US only): **KULPATI, Ashish**  
[IN/IN]; X-88, Regency Park 2, DLF Phase 4, Gurgaon  
122002 (IN). **COOPER, Gordon** [CA/SG]; 74 Taman,  
Takhoda 257780 (SG). **BAKER, Ginger** [US/US]; 25  
Landers Street, San Francisco, California 94114 (US).

(74) Agents: **HSUEH, Hain-Whei** et al.; Kilpatrick Townsend  
& Stockton LLP, Two Embarcadero Center, 8th Floor, San  
Francisco, California 94111 (US).

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MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ,  
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GW, ML, MR, NE, SN, TD, TG).

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— with international search report (Art. 21(3))

[Continued on next page]

## (54) Title: INTEROPERABLE FINANCIAL TRANSACTIONS VIA MOBILE DEVICES

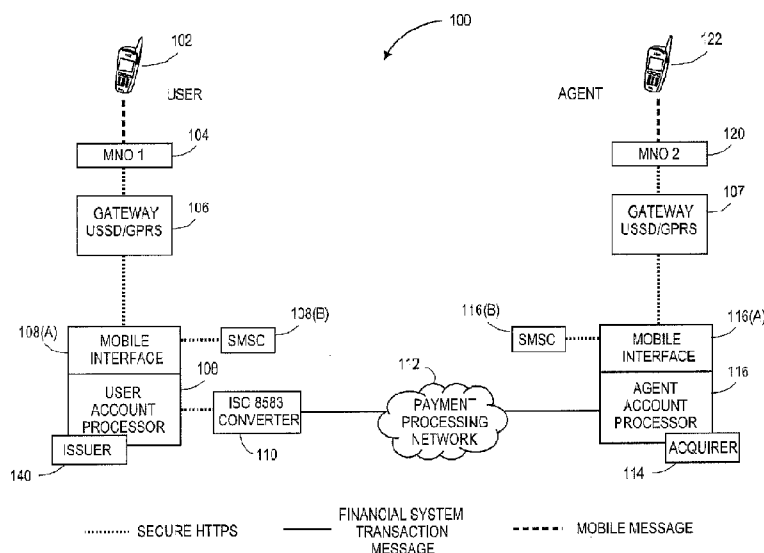


FIG. 1

(57) Abstract: A method and system provide interoperable electronic financial services using mobile communications devices and without the need for traditional banking systems like plastic cards, POS machines, branches and ATMs. A consumer can deposit and/or withdraw money from his account using his mobile device and with the help of a local agent without ever stepping inside a branch of a bank where the consumer has an account. The system uses the consumers ID and his mobile number to generate a PAN for the consumer, which is then used to route the transactions. The system uses indicators in the transaction to identify transaction purpose and thus enable appropriate interchange, clearing and settlement between participating entities. The system provides real-time feedback on the transactions and reduces costs by enabling an agent to service consumers of multiple banks and payment service providers.



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## INTERNATIONAL SEARCH REPORT

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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 20/16; H04Q 7/38; H04M 11/00; G06Q 40/00; G06F 9/00; H04M 3/16; G06Q 20/24; G06Q 20/26; G06Q 20/10

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) &amp; Keywords: identifier, ID, PDA, phone, transaction, transfer, withdraw, debit, cash, financial, remit

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

| Category* | Citation of document, with indication, where appropriate, of the relevant passages                                          | Relevant to claim No. |
|-----------|-----------------------------------------------------------------------------------------------------------------------------|-----------------------|
| A         | US 2009-0305669 A1 (EONNET, YVES et al.) 10 December 2009<br>See the abstract; paragraphs [0080]-[0082]; claim 1; figure 1. | 1-30                  |
| A         | US 2009-0132415 A1 (MARTIN DAVIS et al.) 21 May 2009<br>See the abstract; claim 11; figure 11.                              | 1-30                  |
| A         | US 7444674 B1 (ETIQUE, PIERRE-ALAIN et al.) 28 October 2008<br>See the abstract; claim 1.                                   | 1-30                  |
| A         | US 06085081A A (LESKINEN, TOM) 04 July 2000<br>See the abstract; claim 1.                                                   | 1-30                  |

☐ Further documents are listed in the continuation of Box C.☒ See patent family annex.

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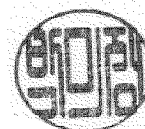
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PARK Mi Jeong

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Information on patent family members

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| Patent document<br>cited in search report | Publication<br>date | Patent family<br>member(s) | Publication<br>date |
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