



- (51) International Patent Classification:
G06Q 40/02 (2012.01) *G06Q 50/30* (2012.01)
- (21) International Application Number:
PCT/US2012/024557
- (22) International Filing Date:
9 February 2012 (09.02.2012)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
61/441,233 9 February 2011 (09.02.2011) US
- (71) Applicant (for all designated States except US): **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US];
P.O. Box 8999, M1-11F, San Francisco, California 94128-8999 (US).
- (72) Inventor; and
- (75) Inventor/Applicant (for US only): **PARVIS, Joseph** [US/US]; P.O. Box 8999, M1-11F, San Francisco, California 94128-8999 (US).
- (74) Agents: **BRITT, Juliene** et al.; Kilpatrick Townsend & Stockton LLP, Two Embarcadero Center, 8th Floor, San Francisco, California 94111-3834 (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, QA, RO, RS, RU, RW, 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, RW, 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))
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))

- (88) Date of publication of the international search report:
6 December 2012

(54) Title: REAL-TIME ACCOUNT COMMUNICATION

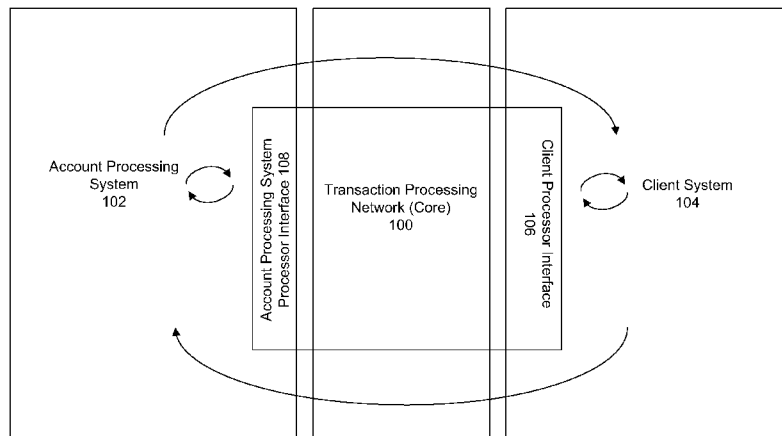
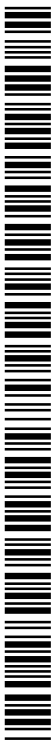


FIG. 1

(57) Abstract: Embodiments of the invention describe a near real-time account messaging system using the ISO 8583 protocol and 0600 administrative message type for sending configurable notification messages to clients based on defined triggers activated by events, or transactions, occurring on an account. The account can be registered with the account messaging system and with the client system. The client is not a participant within the event causing the notification message to be generated and sent to that client.



A. CLASSIFICATION OF SUBJECT MATTER**G06Q 40/02(2012.01)i, G06Q 50/30(2012.01)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 40/02; G06F 9/44; G06F 17/60; G06Q 40/00

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: account, client, communication, event, trigger, notification, message, client, processor, real-time, information, withdraw, computer, medium, financial, transaction

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|-----------|--|---|
| X A | KR 10-2010-0070186 A (EOM, SE HYUN) 25 June 2010 See the abstract, paragraphs [0032]-[0057], claims 1-6, and figures 1-3,5. | 1,5,6,7,15,20 2-4,8-14,16-19 ,21-22 |
| A | US 2007-0265945 A1 (BRIAN C.SCHIMPF et al.) 15 November 2007 See the abstract, paragraphs [0130]-[0137], claim 1 and figures 1,2,13-16. | 1-22 |
| A | US 2008-0163257 A1 (CARLSON MARK et al.) 03 July 2008 See the abstract, paragraphs [0018]-[0042], and figures 1,2. | 1-22 |
| A | US 2002-0042763 A1 (RANJINI PILLAY et al.) 11 April 2002 See the abstract, paragraphs [0033]-[0057], and figures 1-3. | 1-22 |

 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

26 SEPTEMBER 2012 (26.09.2012)

Date of mailing of the international search report

27 SEPTEMBER 2012 (27.09.2012)

Name and mailing address of the ISA/KR

Korean Intellectual Property Office
189 Cheongsu-ro, Seo-gu, Daejeon Metropolitan
City, 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/US2012/024557

| Patent document cited in search report | Publication date | Patent family member(s) | Publication date |
|--|------------------|-------------------------|------------------|
| KR 10-2010-0070186 A | 25.06.2010 | None | |
| US 2007-0265945 A1 | 15.11.2007 | None | |
| US 2008-0163257 A1 | 03.07.2008 | AU 2007-339930 A1 | 10.07.2008 |
| | | AU 2007-339976 A1 | 10.07.2008 |
| | | AU 2007-339987 A1 | 10.07.2008 |
| | | CA 2673986 A1 | 10.07.2008 |
| | | CA 2674074 A1 | 10.07.2008 |
| | | CA 2674077 A1 | 10.07.2008 |
| | | CN 101595491 A | 02.12.2009 |
| | | CN 101601064 A | 09.12.2009 |
| | | CN 101647038 A | 10.02.2010 |
| | | CN 101647039 A | 10.02.2010 |
| | | CN 101647040 A | 10.02.2010 |
| | | CN 101657784 A | 24.02.2010 |
| | | EP 2104915 A1 | 30.09.2009 |
| | | EP 2104915 A4 | 18.01.2012 |
| | | EP 2104916 A1 | 30.09.2009 |
| | | JP 2010-515166 A | 06.05.2010 |
| | | JP 2010-515166 T | 06.05.2010 |
| | | JP 2010-515168 A | 06.05.2010 |
| | | JP 2010-515168 T | 06.05.2010 |
| | | JP 2010-515169 A | 06.05.2010 |
| | | JP 2010-515169 T | 06.05.2010 |
| | | KR 20090096533 A | 10.09.2009 |
| | | US 2008-183480 A1 | 31.07.2008 |
| | | WO 2008-083078 A2 | 10.07.2008 |
| | | WO 2008-083078 A3 | 21.08.2008 |
| | | WO 2008-083089 A1 | 10.07.2008 |
| | | WO 2008-083119 A1 | 10.07.2008 |
| US 2002-0042763 A1 | 11.04.2002 | None | |