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- (71) Applicant: EBAY INC. [US/US]; 2145 Hamilton Avenue,
San Jose, California 95125 (US).
- (72) Inventor: CHANDOOR, Madhuri; C/o EBAY INC.,
2145 Hamilton Avenue, San Jose, California 95125 (US).
- (74) Agent: Chen, Steven P.; Haynes and Boone, LLP, 2323
Victory Avenue, Suite 700, Dallas, Texas 75219 (US).
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(54) Title: DRIVING NEW USER ACQUISITION FROM PAYMENT TRANSACTIONS

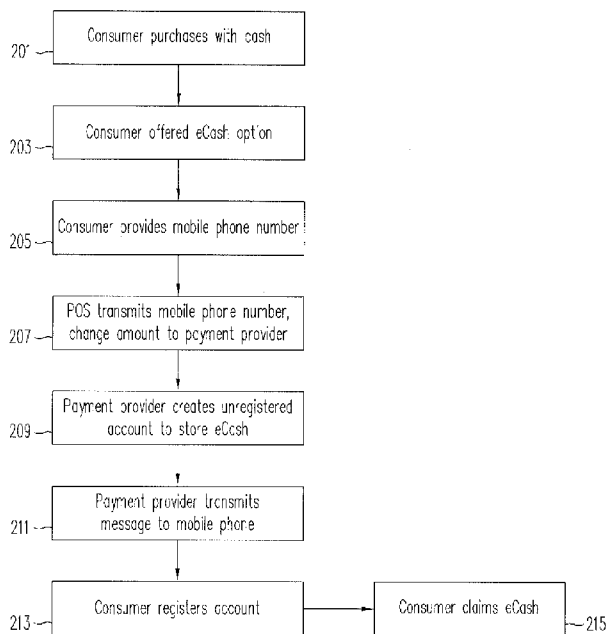


FIG. 2

(57) Abstract: Systems and methods are disclosed for a payment service provider to provide benefits through provisional accounts established at in-store checkout to consumers who do not have accounts with the payment service provider to drive use sign-up. The payment service provider may offer cash paying consumers electronic cash stored in provisional accounts instead of any change at a point-of-sale, or offer credit card paying consumers a guest checkout experience to receive discounts, incentives, or rewards. The consumers are asked to provide identifying information such as a phone number of their mobile devices. A provisional account is established and linked it to the identification information if the provisional account does not already exist. Otherwise, the payment service provider may verify that the provisional account has not expired. The payment service provider may send reminders to the mobile devices to encourage the consumers to register an account before the provisional account expires.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US13/47671

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 20/40, 30/02, 30/06 (2013.01)

USPC - 705/39, 14.17, 26.41

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)

USPC Classification(s): 705/39, 14.17, 26.41, 26.1, 27.1

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

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

MicroPatent (US-G, US-A, EP-A, EP-B, WO, JP-bib, DE-C,B, DE-A, DE-T, DE-U, GB-A, FR-A); DialogPro (Derwent, INSPEC, NTIS, PASCAL, Current Contents Search, Dissertation Abstracts Online, Inside Conferences); IP.com; Google; accept, receive, payment, purchase, tender, solicit, entice, request, user, consumer, customer, shopper, register, create, account, discount, saving, save

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 7930216 B2 (NEOFYTIDES, C et al.) April 19, 2011; abstract; figures 1, 2, 9; column 3, lines 51-62; column 4, lines 4-13, 43-48, 60-67; column 5, lines 1-63; column 6, lines 36-40; column 13, lines 25-36, 39-67; column 14, lines 1-9	1-3, 7, 9-12, 16, 19, 20 ----- 4-6, 8, 13-15, 17, 18
Y	US 7747524 B2 (BROWN, K) June 29, 2010; abstract; column 4, lines 58-66	4, 13
Y	US 7921038 B2 (MATSUDA, P et al.) April 5, 2011; column 8, lines 65-67; column 9, lines 1-8	5, 14
Y	US 7593896 B1 (FLITCROFT, D et al.) September 22, 2009; column 7, lines 54-67; column 8, lines 1-9	6, 15
Y	US 7848966 B2 (CHARUK, J et al.) December 7, 2010; column 14, lines 48-59	8, 17
Y	US 2009/0187981 A1 (PAN, Z et al.) July 23, 2009; paragraph [0016]	18

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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:

Shane Thomas

PCT Helpdesk: 571-272-4300
PCT OSP: 571-272-7774