

We Claim:

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1. A system for facilitating the transaction of donation funds comprising:

a plurality of donors (110);

at least one donation collecting institution (120);

at least one global entity (125); and

a plurality of recipients (130);

wherein the plurality of donors (110) contribute donations to the donation collecting institution (120) in which the donations are gathered to form a pool of donation funds supervised and controlled by the global entity (125) which disburses and distributes the pool of donation funds to the plurality of recipients (130) via a plurality of kiosk terminals in the form of mobile airtime credit, mobile wallet points or mobile money.

2. A system according to claim 1 wherein the system is used for the collection of zakat or the collection of tithes.

3. A system according to claim 1 wherein the recipients are registered in the system such that the details of the recipients (130) are stored in a recipients' details database.

4. A system according to claim 1 wherein the donors (110) are institutions, corporations, companies and individuals.

5. A system according to claim 1 wherein the donors (110) contribute donations to the donation collecting institution (120) via a donors' kiosk terminal.

6. A system according to claim 5 wherein the kiosk terminal is a cash acceptance terminal.

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7. A system according to claim 5 wherein the kiosk terminal is provided with a card reader, sensor and barcode scanner for detecting cards with security chip and magnetic stripe or barcodes on vouchers or tickets.

8. A system according to claim 5 wherein the kiosk terminal is provided with means for carrying out near field communication (NFC).

9. A system according to claim 5 wherein the kiosk terminal allows the donors to key in the donors' name and identification, enabling the kiosk terminal to detect and update the donors' donation fund account.

10. A system according to claim 1 wherein the plurality of donors (110) contribute donations to the donation collecting institution (120) via a cash deposit machine, an Automatic Teller Machine (ATM), electronic funds transfer (EFT), short messaging service (SMS) instructions, online banking, payroll deduction or over the counter services.

11. A system according to claim 1 wherein the plurality of donors (110) contribute donations to the donation collecting institution (120) through mobile airtime transfer in which the mobile airtime is converted to a form of currency acceptable by the institutions (120).

12. A system according to claim 1 wherein the donation collecting institutions (110) are affiliated to different countries and serve as a focal point for the collection of donations from a particular country.

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13. A system according to claim 1 wherein the donation collecting institutions (120) coordinate the receipt or donations at a micro level for better monitoring and tracking.

14. A system according to claim 1 the global entity (125) coordinates the donation funds pool at a macro level to ensure that funds can be disbursed in a more equal fashion to the highest number of recipients (130).

15. A system according to claim 1 wherein the mobile airtime credit and mobile wallet points are exchanged for goods or services.

16. A system according to claim 1 wherein the mobile airtime credit and mobile wallet points are used to purchase goods or services from participating merchants or service providers.

17. A system according to claim 1 wherein the plurality of kiosk terminals are strategically placed in or within the proximity of poor or needy communities.

18. A system according to claim 1 wherein the kiosk terminal is installed with a program which allows the recipient (130) to key in their particulars via an interface displayed on a screen.

19. A system according to claim 1 wherein the kiosk terminal comprises a card reader and sensor for detecting cards with embedded security chips and magnetic stripe.

20. A system according to claim 1 wherein the kiosk terminal comprises a scanner to establish communication between the kiosk terminal and the recipients' mobile phone.

21. A method for disbursing the donation funds to a plurality of recipients (130) comprising the steps of:

receiving donations from a plurality of donors (110);

transferring the donations to at least one global entity (125) which manages a pool of donation funds;

disbursing and distributing the pool of donation funds to a plurality of recipients (130) upon request via a plurality of kiosk terminals.

22. A method according to claim 21 wherein the pool of donation funds is disbursed to the plurality of recipients (130) in the form of mobile airtime credit, mobile wallet points, mobile money or cash.

23. A method for disbursing the donation funds from a pool of donation funds via a kiosk terminal comprising the steps of:

analysing and comparing the identifications provided by a recipient (130), to a database of registered recipient (130) via a kiosk terminal;

verifying the identity of the recipient (130);

disbursing an appropriated amount of donation fund to the corresponding recipient (130) via the kiosk terminal in the form of mobile airtime credit or mobile wallet points.

24. A method according to claim 23 wherein identifications are provided by the recipient (130) by keying in an identity card number and a mobile phone number as requested by the kiosk terminal.

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25. A method according to claim 23 wherein the identifications are biometric identification means such as fingerprint recognition, retina scan or face recognition.

26. A method according to claim 23 wherein the identifications are identity cards readable by card readers and sensors of the kiosk terminal or scanable by a scanner of the kiosk terminal.

27. A method according to claim 23 wherein the identification is a recipient's mobile phone identified by the kiosk terminal using a near field communication (NFC) signal exchange between the kiosk terminal and the mobile phone.

28. A method according to claim 23 wherein the step of disbursing an appropriated amount of donation fund to the corresponding recipient (130) is achieved in a fashion similar to that of reloading or topping-up a mobile phone's airtime.

29. A method according to claim 23 wherein the step of verifying the identity of the recipient is achieved by using sensors of the kiosk terminal to verify the recipient's identity based on the recipient's mobile phone using near field communication (NFC) and the step of disbursing an appropriated amount of donation fund is achieved immediately by topping up in the recipient's mobile account or mobile wallet via NFC.

30. A method for disbursing the donation funds from a pool of donation funds via a kiosk terminal comprising the steps of:

analysing and comparing the identifications provided by a recipient to a database of registered recipient (130) via a kiosk terminal;

verifying the identity of the recipient (130);

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sending a Personal Identification Number (PIN) to the recipient's mobile phone via a short message service (SMS);

receiving the PIN keyed in by the recipient via the kiosk terminal;

disbursing an appropriated amount of donation fund to the corresponding recipient (130) via the kiosk terminal in the form of mobile airtime credit or mobile wallet points.

31. A method according to claim 30 wherein the PIN is used for a one time disbursement of the donation funds.

32 A method according to claim 30 wherein the PIN is used for recurring disbursements of the donation funds.

33. A method according to claim 30 wherein identifications are provided by the recipient (130) by keying in an identity card number and a mobile phone number as requested by the kiosk terminal.

34. A method according to claim 30 wherein the identifications are biometric identification means such as fingerprint recognition, retina scan or face recognition.

35. A method according to claim 30 wherein the identifications are identity cards which is read by a card reader and sensor of the kiosk terminal or scanned by a scanner of the kiosk terminal.

36. A method according to claim 30 wherein the identification is a recipient's mobile phone identified by the kiosk terminal using a near field communication (NFC) signal exchange between the kiosk terminal and the mobile phone.

37. A method according to claim 30 wherein the step of disbursing an appropriated amount of donation fund to the corresponding recipient (130) is achieved in a fashion similar to that of reloading or topping-up a mobile phone's airtime.

38. A method according to claim 30 wherein the step of disbursing an appropriated amount of donation fund is achieved by topping up in the recipient's mobile account or mobile wallet via NFC.

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Jaya Bhatnagar

Attorney for the Applicants