

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
16 July 2009 (16.07.2009)

PCT

(10) International Publication Number
WO 2009/087668 A3

(51) International Patent Classification:
G06Q 40/00 (2006.01) G06Q 20/00 (2006.01)

(21) International Application Number:
PCT/IN2008/000832

(22) International Filing Date:
11 December 2008 (11.12.2008)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2426/MUM/2007 11 December 2007 (11.12.2007) IN

(71) Applicant and

(72) Inventor: BHARGAVA, Rohit [IN/IN]; A 61/578,
Gandhi Nagar, Bandra (E), Mumbai 400 051 Maharashtra
India (IN).

(74) Agent: MADAN, Jose, A.; Khaitan & Co, Advocates,
Notaries, Patent & Trade Mark Attorneys, Meher Cham-
bers, 4th & 5th Floors, R K Marg, Ballard Estate, Mum-
bai 400 038 Maharashtra (IN).

(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, 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, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG,
SK, SL, SM, ST, SV, SY, 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, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,
ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ,
TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE,
ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV,
MC, MT, NL, NO, PL, PT, RO, SE, SI, SK, TR), OAPI
(BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR,
NE, SN, TD, TG).

Declarations under Rule 4.17:

- as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))
- of inventorship (Rule 4.17(iv))

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:
10 December 2009

(54) Title: SYSTEM AND METHOD FOR PROVIDING MOBILE ACCESS TO FINANCIAL DATA

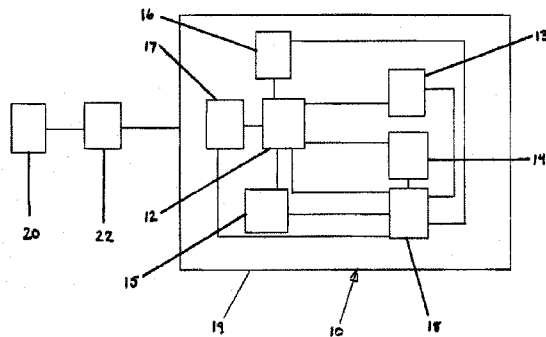


FIG. 1

(57) Abstract: A mobile communication device (10) is operable to obtain financial information from a server (22) associated with the financial institution via a wireless network, and to display such financial information by operation of a client program associated with the mobile communication device (10) in a statement or passbook format. The client program is further operable to enable management of financial information, including accounts and transaction information, from the mobile communication device (10).

WO 2009/087668 A3

INTERNATIONAL SEARCH REPORT

International application No.
PCT/IN 2008/000832

A. CLASSIFICATION OF SUBJECT MATTER IPC ⁸ : G06Q 40/00 (2006.01); G06Q 20/00 (2006.01) 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) IPC ⁸ : G06Q40, G06Q20		
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) EPODOC, WPI		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5842185 A (CHANCEY ET AL) 24 November 1998 (24.11.1998) <i>whole document</i>	1, 2, 7, 8, 13-19
Y	--	3-6, 9, 10
Y	WO 2007/023483 A2 (SHAVIT) 1 March 2007 (01.03.2007) <i>abstract, figures 1 and 2 and their descriptions</i>	3-6, 9, 10
X	US 2001/011248 A1 (HIMMEL ET AL) 2 August 2001 (02.08.2001) <i>abstract, figures 1, 4, and 6A-6C and their descriptions</i>	1, 8, 14, 15, 17, 19
	--	
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C. <input checked="" type="checkbox"/> See patent family annex.		
<p>* Special categories of cited documents:</p> <p>"A" document defining the general state of the art which is not considered to be of particular relevance</p> <p>"E" earlier application or patent but published on or after the international filing date</p> <p>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p> <p>"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</p> <p>"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</p> <p>"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</p> <p>"&" document member of the same patent family</p>		
Date of the actual completion of the international search 8 October 2009 (08.10.2009)		Date of mailing of the international search report 23 October 2009 (23.10.2009)
Name and mailing address of the ISA/ AT Austrian Patent Office Dresdner Straße 87, A-1200 Vienna Facsimile No. +43 / 1 / 534 24 / 535		Authorized officer BEZIRGAN A. Telephone No. +43 / 1 / 534 24 / 572

INTERNATIONAL SEARCH REPORT

International application No.
PCT/IN 2008/000832

Continuation of first sheet

Continuation No. II:

Observations where certain claims were found unsearchable

(Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

Claims Nos.: 11 and 12 because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

In claims 11 and 12 it is unclear what MSS stands for.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/IN 2008/000832

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	WO 2007/092310 A2 (CIBERNET CORP) 16 August 2007 (16.08.2007) <i>abstract, figures 1, 2, and 15A-15E and their descriptions</i>	1-10, 13-19
A	WO 2002/013120 A1 (EURONET SERVICES INC) 14 February 2002 (14.02.2002) <i>abstract, figures 1-4 and their descriptions</i>	1-10, 13-19
A	KR 100423402B B1 (LG TELECOM LTD) 5 March 2004 (05.03.2004) <i>abstract, figure 1</i>	1, 8

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.
PCT/IN 2008/000832

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US A 5842185		US A 5842185	1998-11-24
WO A 2007023483		WO A2 2007023483	2007-03-01
US A 2001011248		US A1 2001011248	2001-08-02
WO A 2007092310		US A1 2007208816	2007-09-06
		WO A2 2007092310	2007-08-16
WO A 2002013120		none	
KR A 100423402		none	