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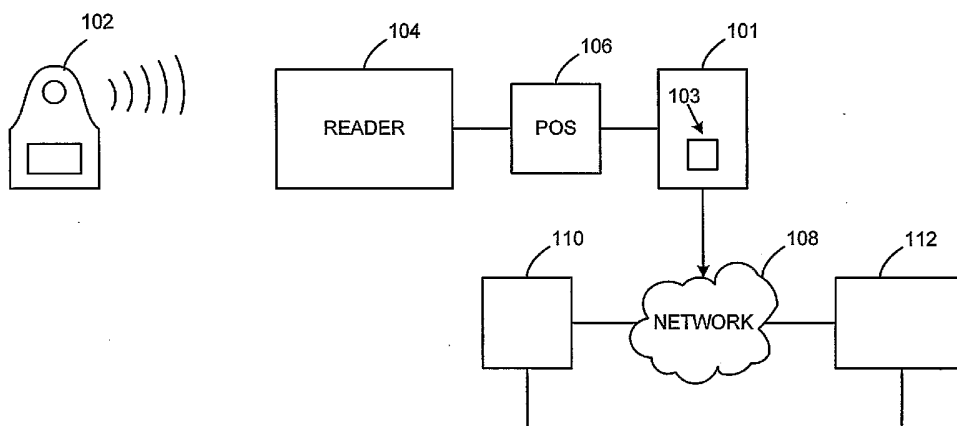
- as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))
- as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))

Published:

- with international search report

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR SECURING SENSITIVE INFORMATION DURING COMPLETION OF A TRANSACTION



(57) Abstract: A system and method for securing a Radio Frequency (RF) transaction using a proxy code, which is permanently assigned to the RF identification device (RFID) transaction account number. An account issuer permanently assigns the proxy code to a transaction account correlated to the RFID transaction device. The proxy code is uploaded onto the transaction device for later use in completing a transaction request. During transaction completion, the proxy code is provided to a merchant system in lieu of any sensitive transaction account information. Since the proxy code is permanently assigned, the number need not be changed or updated once uploaded into a payment device or merchant system. Since the proxy code contains no sensitive information, the sensitive information related to the transaction account is secured from theft where the merchant system internal security measures may fail.



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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER

IPC: G06Q 40/00(2006.01)
G06Q 40/00(2006.01)

USPC: 705/26,27,39,40

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)
U.S. : 705/26,27,39,40Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONEElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)
EAST, DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,883,810 A (FRANKLIN et al) 16 March 1999 (16.03.1999), entire document.	1-14

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