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61/799,500 15 March 2013 (15.03.2013) US(71) Applicant: **BLACKHAWK NETWORK, INC.** [US/US];
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR PROVIDING A SECURITY CODE

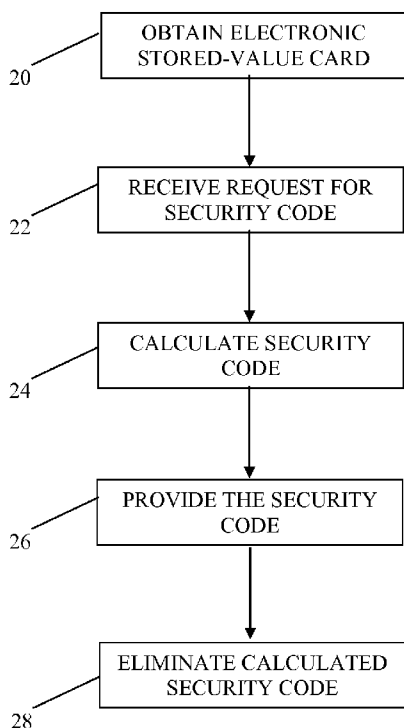


Figure 1

(57) Abstract: Systems and methods for providing a security code of an electronic stored value card are disclosed. A computer implemented method may include receiving a request for a security code of an electronic stored-value card, calculating the security code by a security code provider, providing a calculated security code of the electronic-stored value card in response to the request for a security code, and eliminating the calculated security code from databases of the security code provider. A computer-implemented electronic stored-value card security code providing system may be configured to receive a request for a security code of the electronic stored-value card, to calculate the security code, to provide the calculated security code in response to the request for a security code, and to eliminate the calculated security code from the system.



TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report (Art. 21(3))*

Declarations under Rule 4.17:

- *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))*

(88) Date of publication of the international search report:

12 September 2014

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 14/10206

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 30/00 (2014.01)

USPC - 235/380

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)-G06Q 30/00 (2014.01); 235/380

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
238/379,382,382.5;705/65;713/189,193,194Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PatBase, Google Scholar/Patents: terms-electronic store value card account request security code calculate provide provision eliminate cancel delete security code from system card information CVV2 requester valid send security code to e-wallet user device calculate use primary account expiration date match recalculate

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2010/0293093 A1 (KARPENKO) 18 November 2010 (18.11.2010), para [0024],	1, 3, 5, 7-11
—	[0028],[0047]-[0078];figs.1-5.	
Y		2, 4, 6, 12
Y	US 2003/0191945 A1 (KEECH) 09 October 2003 (09.10.2003), para [0061]-[0064]; fig. 1	2, 6
Y	US 2009/0200371 A1 (KEAN et al.) 13 August 2009 (13.08.2009), para [0012], [0061]-[0067].	4, 12
A	US 2011/0101093 A1 (EHRENSVARD) 05 May 2011 (05.05.2011), entire document.	1-12
A	US 5,534,683 A (RANKL et al.) 09 July 1996 (09.07.1996), entire document.	1-12
A	US 2009/0173782 A1 (MUSCATO) 09 July 2009 (09.07.2009), para [0028]-[0032]; fig. 1	1-12

☐ Further documents are listed in the continuation of Box C.

* 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 another 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

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16 May 2014 (16.05.2014)

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 14/10206

Box 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:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. ☐ Claims Nos.:
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:

3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:
--see extra sheet--

1. ☐ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. ☐ As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. ☒ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:
1-12

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- ☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- ☐ No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 14/10206

Box No. III: Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1. In order for all inventions to be examined, the appropriate additional examination fees must be paid.

Group I: claims 1-12: drawn to a computer-implemented electronic stored-value card security code providing system configured to receive a request for a security code of the card, calculate the security code, provide the calculated security code in response to a request, and eliminate the calculated security code from the system.

Group II: claims 13-15: drawn to a computer-implemented open loop stored-value card distribution system configured to receive an electronic open loop stored-value card distribution request; provide the electronic open loop stored-value card in response to the request, notify a recipient of the electronic open loop stored-value card provided in response to the electronic open loop stored-value distribution request; allow the electronic open loop stored-value card to be associated with an electronic wallet; and enable the electronic open loop stored-value card for a redemption transaction, a reload transaction, or combinations thereof.

The inventions listed as Groups I and II do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons:

Special technical features:

Group I requires a request for a security code, calculation of the security code, providing the security code in response to a request and eliminating of the calculated security code, not found in the other groups.

Group II requires a request for an open loop stored value card distribution, providing a response to the request, notify a recipient, allowing the electronic open loop stored-value card to be associated with an electronic wallet; and enabling the electronic open loop stored-value card for a redemption transaction, a reload transaction, or combinations thereof, not found in the other groups.

Common technical features:

The only technical features shared by Groups I and II that would otherwise unify the groups is a computer-implemented stored-value card system.

However, this shared technical feature does not represent a contribution over prior art, because the shared technical features are disclosed by US 5,534,683 A to Rankl et al. (hereinafter 'Rankl') 09 July 1996 (09.07.1996), which discloses a computer-implemented electronic stored-value card system (col 1, ln 11-18, col 4, ln 7-29, FIG. 1-2).

Therefore, Groups I and II lack unity under PCT Rule 13.