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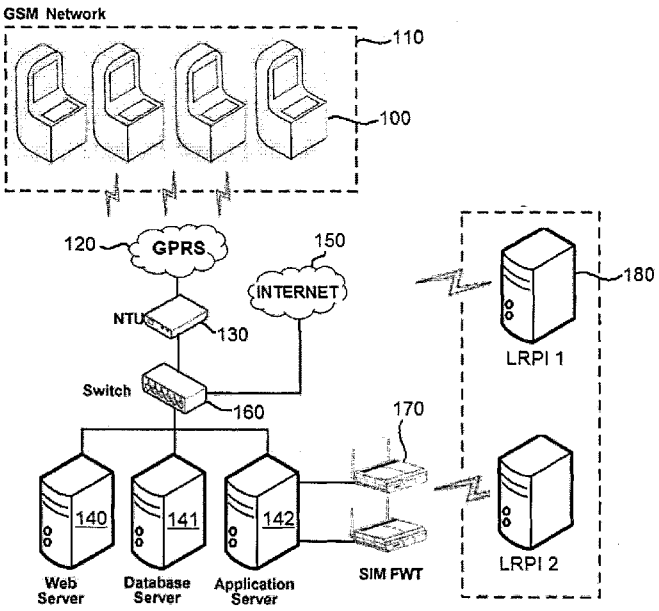

Fig. 1

(57) Abstract: A system and method for microcredit repayment is disclosed which system and method comprises repayment kiosks (100) for receiving payment from borrowers. The repayment kiosks (100) form a network (110) that links to either a plurality of servers (140 - 142) or an Internet cloud (150) or both through a network switch (160). The system comprises at least one financial entity (180) for awarding microcredit to borrowers. The repayment kiosks (100) are placed in areas of high microcredit borrower population and areas accessible to poor and rural, and other poorly banked communities. Borrowers' information and payment denomination are input via a program installed in the kiosks (100) and are communicated to the at least one financial entity (180) either through the Internet cloud (150) or the plurality of server (140 - 142) via a secured connection or protocol.

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A SYSTEM AND A METHOD FOR MICROCREDIT REPAYMENT

FIELD OF INVENTION

The present invention relates to microfinancing services. More particularly, the present invention relates to a system and a method for microcredit repayment via a plurality of strategically placed repayment kiosks.

BACKGROUND OF THE INVENTION

Microcredit or microloan is the extension of very small loans particularly to cater those in poverty or in underbanked or poorly banked communities. It also caters to businesses and entrepreneurs, too poor to qualify for traditional bank loans. The people from impoverished and poor community lack collateral, a verifiable credit history and steady employment which are needed to meet the requirements of a typical loan. Microcredit does not require its borrower to fulfill all these requirements. Microcredit is usually used to encourage and spur entrepreneurship towards people from the poor community. The facility of microcredit gives the opportunity to the poor to start businesses and eventually escape from poverty. Microcredit are usually used by borrowers, entrepreneurs and petty traders particularly to buy raw goods in bulk or purchase equipments to start off a business. It may also be used by every day people to cope with large expenses such as education, funeral or weddings, thus providing the poor with an opportunity for a better standard of living.

With the lack of collateral and credit history, the risk of whether the borrower would repay the loan would be expected to be, and in some cases is, high. However, in a broader sense, the facility of microcredit is viewed as a means to improve the quality of life of the poor and not merely for bringing monetary gain to the financial institutions. Since microcredit is catered to mainly people from the poor community, it is common in third world and developing countries.

The institutions that award microcredit and microloan are collectively known as microfinance institutions (MFI) although these could also be cooperatives, religious organizations, mutual funds, and governmental and non-governmental organizations (NGOs). The funding for such MFIs usually involve charitable donations but this may not be true in all cases. Recent research has shown that there are almost 13 million microcredit borrowers and the volume is growing at 30 percent annually. While microcredit borrowers lack collateral and credit history, research has shown that the repayment rate is a stunning 97 percent. This is much higher in comparison to normal personal loans or housing loans. The reason the repayment rate is so high is most likely because the amount borrowed is small, ranging from a few hundred dollars to about $25,000 and because of the profile of the borrowers and their relationships with the representative from the MFI. The frequency of repayment is also high, such that instalment payments may be done on a daily, weekly or fortnightly basis. Borrowers repay their loans to ensure continued access to the microcredit service in the future and to protect their reputation and relationships within the community

Even though many MFI does not require collateral, credit history or steady income, some MFI still require business equipment or business assets to be used as collateral for microcredit. Some may even require a personal guarantor for microcredit approval. However, in most cases of microcredit facility, the MFI focuses on the potential of its borrowers rather than their past record. In situations where traditional loans are not possible, microcredit serves as a vote of confidence in the ability of the individual to reverse his/her fortune and become financially independent.

Microcredit tend to translate to much higher administrative cost in comparison to normal loans. As a result, MFI had to review and modify the usual credit business model. In countries and communities governed by usury laws, interest is not charged; instead administrative fees are imposed on borrowers. Where interest is involved, the rate of microcredit interest tends to be higher than conventional interest. Because

microcredit is small in value, for the same amount of money, microcredit can be offered to more borrowers compared to normal lending. This results in increased administrative cost which is covered by the higher interest charges or administrative fees. For the rest of this document, interest and administrative fees may be grouped as fees that adds to the amount loaned. The administrative cost may also be contributed by having representatives from the MFI travel to the premises of the borrowers to collect the installment payments since the borrowers are typically located in poor, and therefore, rural community, making it hard for them to travel to the MFI to make the installment payments.

One example of a prior art related to microcredit is PCT patent publication, WO 2009/086089. The patent publication disclosed a method, program product and a system for advancing funds to a banking customer through online access interface with the bank. The method also includes decrementing the total available line of credit by the cumulative amount of one or more preselected increments provided for the customer transaction and a predetermined fee amount for each preselected increment of funds. The prior art mainly describes the management of micro-loans from the point of awarding a first micro-loan and continuous micro-loans to a borrower. The prior art does not suggest the usage of strategically placed kiosk for accepting recurring repayments from the borrower.

Yet another prior art, US patent publication 2010/0030687 disclosed a financial management system to facilitate the transfer of funds among accounts held at different financial institution and over different networks. While the system disclosed is useful for micro-deposits and most likely useful for microcredit repayment, the prior art does not suggest the usage of kiosk for receiving payment from the borrowers. Transfer of funds cannot be aptly applied to borrowers of microcredit as the borrowers of microcredit would most likely not have access to computers.

Therefore there is a need for a system and a method for microcredit repayment that is convenient and uses means for accepting repayment which is placed strategically in areas of high borrower population to cater to the needs of the client.

SUMMARY OF INVENTION

Accordingly, it is a primary object of the present invention to provide a system and a method for microcredit repayment via a plurality of strategically placed repayment kiosks.

It is another object of the present invention to provide a system and a method for microcredit repayment via a plurality of repayment kiosks which are placed within in places of high borrower population, particularly the poor and rural community to encourage repayment.

It is another object of the present invention to provide a method for microcredit repayment via a program installed in the repayment kiosks.

It is yet another object of the present invention to provide a system and a method for local or international microcredit repayment.

It is further another object of the present invention to provide a system and a method for microcredit repayment via a plurality repayment kiosk made accessible to the borrower, thus eliminating the need for representatives of financial institution from collecting the installment payments manually.

It is yet another object of the present invention to provide a system and a method for microcredit repayment that gives the borrower a more flexible repayment scheme.

To fulfill the aforementioned objectives, the system and method for microcredit repayment comprises a plurality of repayment kiosks for receiving payment from users of the system. The plurality of repayment kiosks are connected to each other to form a network. The network is linked to either to a plurality of server or an Internet cloud or both through a network switch. The system comprises of at least one financial entity for awarding microcredit to borrowers. The repayment kiosks of the system are strategically placed in areas of high microcredit borrower population and of easy access to the users, particularly within the poor and rural community. The users input a borrower's information and payment denomination via a program installed in the kiosks and is communicated to the selected financial entity either through the Internet cloud or the plurality of server via a secured connection or protocol.

The repayment kiosk is provided with a notes and coins acceptor unit for receiving notes and coins as means of payment and also a plurality of buttons to allow the user to operate the program installed in the kiosk. Additionally, the repayment kiosk may accept other modes of payment besides notes and coins. The repayment kiosk may be further provided with a chip card reader and sensor for detecting cards with security chip which include reward cards, points cards, stored-value cards, credit cards or debit cards and also paper vouchers and tickets.

The present preferred embodiments of the invention consists of novel features and a combination of parts hereinafter fully described and illustrated in the accompanying drawings and particularly pointed out in the appended claims; it being understood that various changes in the details may be effected by those skilled in the arts but without departing from the scope of the invention or sacrificing any of the advantages of the present invention.

BRIEF DESCRIPTION OF THE DRAWINGS

These and other features, aspects and advantages of the present invention will be more fully understood when considered with respect to the following detailed descriptions, appended claims and accompanying drawings wherein:

Fig. 1 shows a diagram depicting a system for microcredit repayment; and

Fig. 2 is a flow chart illustrating a method for repayment of a microcredit using the system of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

Hereinafter, the present invention shall be described according to the preferred embodiments of the present invention and by referring to the accompanying description and drawings. However, it is to be understood that limiting the description to the preferred embodiments of the invention and to the drawings is merely to facilitate discussion of the present invention and it is envisioned that those skilled in the art may devise various modifications without departing from the scope of the appended claim.

A system and a method for microcredit repayment are described. The present invention preferably caters to microcredit repayment, wherein the amount loaned is being repaid in installments. The installments may be a daily, weekly, monthly or quarterly recurring payment. It should be noted that the term microcredit may be used interchangeably with terms such as microloan, microlending, microfinancing, among others. In the context of microcredit, an entity who is awarded the microcredit may be conveniently referred to as the borrower while the awarding entity, which may include but is not limited to Lending & Recurring Payment Institutions (LRPI) may be conveniently referred to as the lender.

Referring now to Fig. 1, there is shown a diagram depicting a system for microcredit repayment. The system comprises a plurality of repayment kiosks (100) for receiving payment from a microcredit borrower. It should be noted that payment may also be received from a party representing the borrower. Therefore, for the convenience of description, any person (the borrower or a party representing the borrower) who repays the microcredit through the repayment kiosk (100) shall be referred to as a user of the system. The user of the system deposits the payment based on denominations selectable through a program installed in the repayment kiosk (100). The denomination selected may be based on an agreed term of payment between the borrower and the lender when the microcredit is awarded.

The repayment kiosks (100) may be connected to each other through a wired or a wireless connection which forms a network (110). Depending on the distance between each repayment kiosk (100), the network may be local area network (LAN) or a wide area network (WAN). In a preferred embodiment, the repayment kiosks (100) are connected to each other wirelessly via a Global System for Mobile Communications (GSM) network. The network (110) is further connected to a network termination unit (NTU) (130). The connection may also be established through a wired or wireless connection. However, in a preferred embodiment, the network (110) is wirelessly linked to NTU (130) via a wireless protocol cloud (120). Preferably, the wireless protocol cloud is a GPRS cloud. It should be however, be obvious to a person skilled in the art that the GPRS cloud (120) may be substituted with other wireless protocols and standards such as Code division multiple access (CDMA) and its derivatives, Enhanced Data Rates for GSM Evolution (EDGE), 3G, High Speed Packet Access (HSPA), 3GPP Long Term Evolution (LTE) and the like, in accordance to the wireless technology which advances with time.

The NTU (130) is further connected to a network switch (160). The network switch allows the network (110) of the repayment kiosks (100) to be linked to a plurality of server (140 – 142) or to an Internet cloud (150) or both.

The plurality of servers (140 – 142) may include a web server (140), a database server (141) and an application server (142). The value of payment and information selected and keyed in by the user via the repayment kiosks (100) is sent to the plurality of servers (140 – 142). The database server (141) stores the information received from the repayment kiosks (100) while the application server (142) manages the transaction between the repayment kiosk (100) and a financial entity (180). Alternatively, the information and payment denomination received from the repayment kiosks (100) may also be sent to the Internet cloud (150). The payment denomination is communicated to the financial entity (180) from the application server (142) or the Internet cloud (150). In a preferred embodiment of the invention, the financial entity (180) is the entity which awards the microcredit to borrowers. The financial entity may be a Lending & Recurring Payment Institutions (LRPI). The financial entity (180) therefore receives recurring installment payment from the user for the microcredit awarded. As can be seen in Fig. 1, there may be more than one financial entity (180) in the system. The user uses the system to repay the microcredit awarded by a corresponding financial entity (180).

The payment denomination and users' information may be sent from the application server (142) to the financial entity (180) via a plurality of fixed wireless terminal (FWT) (170) which functions to establish a secured wireless connection between the application server (142) and the financial entity (180). In a preferred embodiment, the wireless connection is a secured GSM link. It should be obvious to a person skilled in the art that the application server (142) may be linked to the financial entity (180) via a secured wired connection as well.

Alternatively, the payment denomination received may be sent from the Internet cloud (150) to the financial entity (180) through a secured wired connection or secured wireless protocol.

Still referring to Fig. 1, the repayment kiosk (100) may be a cash acceptance terminal.

In a preferred embodiment, the repayment kiosk (100) is an interactive self-service kiosk. The plurality of repayment kiosks (100) is strategically placed in areas of high borrower population and of easy access to the borrowers. The users of the present invention may primarily comprise people from the poor community who are awarded the microcredit. Since the poor community is typically a rural community, the strategic placement of kiosks in rural areas presents the borrower with the convenience of paying the installments without having to go to the financial entity (180). The financial entity (180) on the other hand, avoids the need to travel to rural areas for collecting payment or to open a branch in the rural area, therefore saving time and cost.

The repayment kiosk (100) is provided with a notes and coins acceptor unit for receiving notes and coins as means of payment. Notes and coins deposited by the users are stored in a hopper which is securely locked inside the repayment kiosk (100). In order to collect the notes and coins, the repayment kiosk (100) would need to be unlocked by a unique unlocking mechanism. The hopper would then be removed and notes and coins are transferred to a secured storage before being transported.

The repayment kiosk (100) is also provided with a plurality of buttons to allow the user to operate the program installed in the kiosk (100). The user may select a preferred option by hitting the corresponding buttons based on the options display on a screen. Alternatively, the buttons are not required if a touch screen is provided. The operation of the repayment kiosk (100) is similar to that of an Automatic Teller Machine (ATM) or a payphone.

In another preferred embodiment, the repayment kiosk (100) may accept other modes of payment besides notes and coins. The repayment kiosk (100) may be further provided with a chip card reader and sensor for detecting cards with security chip which include reward cards, points cards, stored-value cards, credit cards or debit cards and also paper vouchers and tickets. The mode of payment is not limited to the

aforementioned examples and may be varied and improved in accordance to the progression of payment technology in the future.

In another preferred embodiment, the chip card reader and sensor may also be used to interpret identity and secured cards and devices for identification purposes. Identification of the user of the kiosk may also be carried out by a camera preferably installed on the kiosk to identify and capture images and video recording of the user during the usage of the kiosk. The kiosk may also include speakers and microphones for voice and audio interactions.

In yet another preferred embodiment, the repayment kiosk (100) may be used not only for microcredit repayment, but also for other functions such as deposition of cash for transfer, deposition of cash into personal account, payment of loans, among others.

Yet another preferred feature of the system is the printing of receipt or voucher to indicate the completion of a transaction through a printing means via the kiosk.

The financial entity (180) is a body that handles and manages microcredit and receives recurring payments from the borrowers. Since the microcredit is typically small in value, the frequency of repayment may be high, such that installments may be executed on a weekly basis. Therefore, the financial entity (180) keeps track of the repayment closely as they are being received from the users. It should be noted that, the usage of the repayment kiosks (180) allows the financial entity (180) to receive repayments in a more flexible manner, wherein the borrowers are allowed to repay the microcredit without having to rigidly follow the installment routine. For example, the borrowers may choose to repay a higher value from the agreed installment value such that the microcredit can be fully repaid in a shorter amount of time.

The financial entity (180), upon receiving the value of payment received and the

borrowers' account number, would record and store the information of these transactions in real time. The cash from the repayment kiosk (100) would then be collected and securely sent to the financial entity (180). If the method of payment is in the form of debit cards or vouchers, credit transfer will occur between the financial entity (180) and other banks or vouchers provider. The arrangement of payment depends on the agreement between the user and the financial entity (180).

In another embodiment of the invention, the system may cater to international repayment. In this embodiment, the repayment kiosks (100) are placed at different countries to allow the borrower to repay the microcredit from another country. For example, a borrower who is awarded a microcredit from a financial entity (180) in a first country migrates to a second country. The borrower in this case, may utilise the repayment kiosk (100) in the second country to deposit the installment payments of the microcredit. The value of payment is similarly received by the application server (142) and is communicated to the financial entity (180). The user may select a payment denomination from the program installed in the kiosk (100) in a local currency, that is, the currency of the second country. The payment made in a local currency is converted to the currency of the origin country using a currency converter module. The currency converter module may be installed within the application server (142) and is made applicable for international repayment. The currency converter module maintains a currency exchange rate that is determined by the financial entity (180) and may change accordingly under the purview of the financial entity (180) and the fluctuation of currency exchange rate.

In another aspect of the present invention, the currency exchange rate may be determined by an external entity (not shown). Therefore, the currency converter module is not installed within the application server (142) because the currency exchange is executed by the external entity on behalf of the financial entity (180).

Referring now to Fig. 2, there is shown a flow chart illustrating a method for

repayment of a microcredit using the system of the present invention. The method for repayment of a microcredit follows the sequence of the program installed in the repayment kiosk (100). The program installed in the repayment kiosk (100) guides the user in using the kiosk (100) for completing an installment payment for a microcredit. The program begins by first prompting the user to select a preferred language (210). Upon selection of a preferred language, the program displays a list of services (220) provided by the financial entity (180) via the repayment kiosk (100). The user selects a repayment function (221) and is led to proceed with either a local repayment (231) or an international repayment (232).

A local repayment (231) is when the user is making a repayment to a financial entity (180) from the country of origin. Therefore, the transaction occurs in the same country. International repayment (232) as previously described, is when the user wants to make an international transaction from another country to the country of origin.

The user is them prompted to select the financial entity (240) of which repayment is to be made to. Upon selection of the financial entity (240) the user then proceeds to key in a borrower's information to identify the borrower's microcredit account. The information may include, but is not limited to a mobile phone number or a microcredit account number. A user may also produce a secured card or token and/or a personal identification number (PIN). Alternatively, the cameras installed at the kiosk may be used to identify the user. In a preferred feature of the present invention, the mobile phone number is used to identify the borrower. The mobile phone number is associated with the borrowers' microcredit account. It should be noted that when keying in the mobile phone number for an international repayment, the country code may be included.

The system proceeds to check the secured card, token, PIN, account number or the mobile number to correlate it to a particular borrower's account using the information

stored in the database server (141).. If the secured card, token, PIN, account number or the mobile phone number is valid and is correlated to a borrower's account, the user is prompted to select a payment denomination option from a number of preset denominations. In a preferred embodiment, the user may also key in the payment value without selecting from the preset denominations.

The program then prompts the user to make the payment by cash deposition or other means of payment. The program then displays the payment selected and the cash deposited, alongside the information of the microcredit account for confirmation. Upon confirmation by the user, the information of the borrower and the value of the payment are sent to the application server (142) or the Internet cloud (150) to be communicated to the financial entity (180). The repayment kiosk (100) then proceeds to print a receipt or a voucher as proof of payment. The borrower would further be informed of the installment payment transaction by the financial entity (180) via email, text message or any appropriate form of communication on whether it was successful or unsuccessful, and if a follow up payment is necessary.Although this disclosure has described and illustrated certain preferred embodiments of the invention, it is to be understood that the invention is not restricted to those particular embodiments. Rather, the invention include all embodiments which are functional or mechanical equivalence of the specific embodiments and features that have been described and illustrated.

CLAIMS

1. A system for microcredit repayment comprising:
a plurality of repayment kiosks (100) for receiving payment from users of the system whereby the plurality of repayment kiosks (100) are connected to each other, forming a repayment kiosks network (110);
a network switch (160) being connected to the network (110) to allow the network (110) to be linked either to a plurality of server (140 – 142) or an Internet cloud (150) or both; and
at least one financial entity (180) for awarding microcredits to borrowers;
wherein the repayment kiosks (100) are strategically placed in areas of high microcredit borrower population and of easy access to the users, particularly within the poor and rural community and whereby a borrower's information and a payment denomination as input by the users via a program installed in the repayment kiosks (100) is communicated to the selected financial entity (180) either through the Internet cloud (150) or the plurality of server (140 – 142) via a secured connection or protocol.

2. A system according to claim 1 wherein the network (110) is a Global System for Mobile Communications (GSM) network.

3. A system according to claim 1 wherein the network (110) is connected to the network switch (160) through a network termination unit (NTU) (130) such that the network (110) is linked to the NTU (130) via a wireless protocol cloud (120) before being connected to the network switch (160).

4. A system according to claim 1 wherein the plurality of server (140 – 142) comprises:
a web server (140);
a database server (141) for storing the information received from the repayment

kiosks (100); and

an application server (142) for managing the transaction between the repayment kiosk (100) and the financial entity (180).

5. A system according to claim 4 wherein the payment denomination and users' information is sent from the application server (142) to the financial entity (180) via a plurality of fixed wireless terminal (FWT) (170) which functions to establish a secured wireless connection between the application server (142) and the financial entity (180).

6. A system according to claim 1 wherein the financial entity (180) awards the microcredit to borrowers and receives recurring installment payments from the user for the microcredit awarded.

7.A system according to claim 1 wherein the connection between entities of the system may be achieved through a secured wired connection or a secured wireless protocol.

8. A system according to claim 1 wherein the repayment kiosk (100) is a cash acceptance terminal in the form of an interactive self-service kiosk.

9. A system according to claim 1 wherein the repayment kiosk (100) is provided with a notes and coins acceptor unit for receiving notes and coins as means of payment.

10. A system according to claim 1 wherein the repayment kiosk (100) is provided with a card reader and sensor for detecting cards with security chips, paper vouchers and tickets as alternative modes of payment.

11. A system according to claim 1 wherein the repayment kiosk (100) is provided with a plurality of buttons to allow the user to operate the program installed in the kiosk (100).

12. A system according to claim 1 wherein a receipt or voucher is printed.

13. A system according to claim 1 wherein the system is used for local and international microcredit repayment.

14. A system according to claim 1 further comprising a currency converter module installed within the application server (142) used for international microcredit repayment and maintains a currency exchange rate as determined by the financial entity (180).

15. A method for repayment of a microcredit using a program installed in a system of claim 1 comprising the steps of:
selecting a preferred language (210).
selecting a repayment function (221) from a list of services (220) provided by the financial entity (180);
selecting a local repayment (231) or an international repayment (232);
selecting the financial entity (240) of which repayment is to be made to;
prompting the user to select the country of the foreign prepaid mobile phone to be reloaded;
keying in a borrower's information to identify the borrower's microcredit account;
selecting a payment denomination option from a number of preset denominations or keying in a payment value;
making the payment via cash deposition or other means of payment;
confirming if the payment amount and microcredit account information is correct;
collecting a receipt or voucher as proof of payment.

16. A method according to claim 15 wherein the borrower's information is a mobile phone number or a microcredit account number.

17. A method according to claim 15 wherein the step of keying in a borrower's information is substituted with the step of producing a secured card or token and/or a personal identification number (PIN).

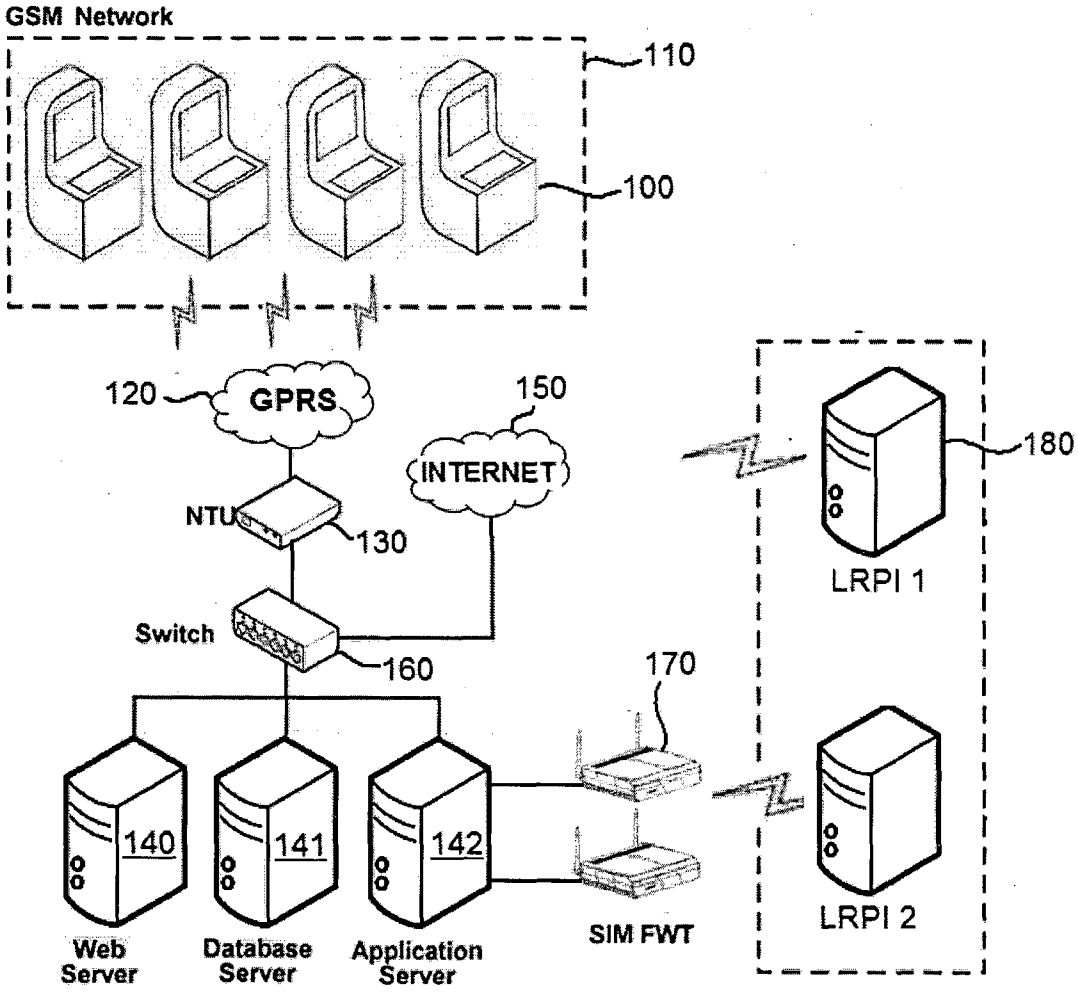
GSM Network
110
100
120
GPRS
150
INTERNET
NTU
130
Switch
160
170
180
LRPI 1
LRPI 2
140
141
142
Web Server
Database Server
Application Server
SIM FWT

Fig. 1

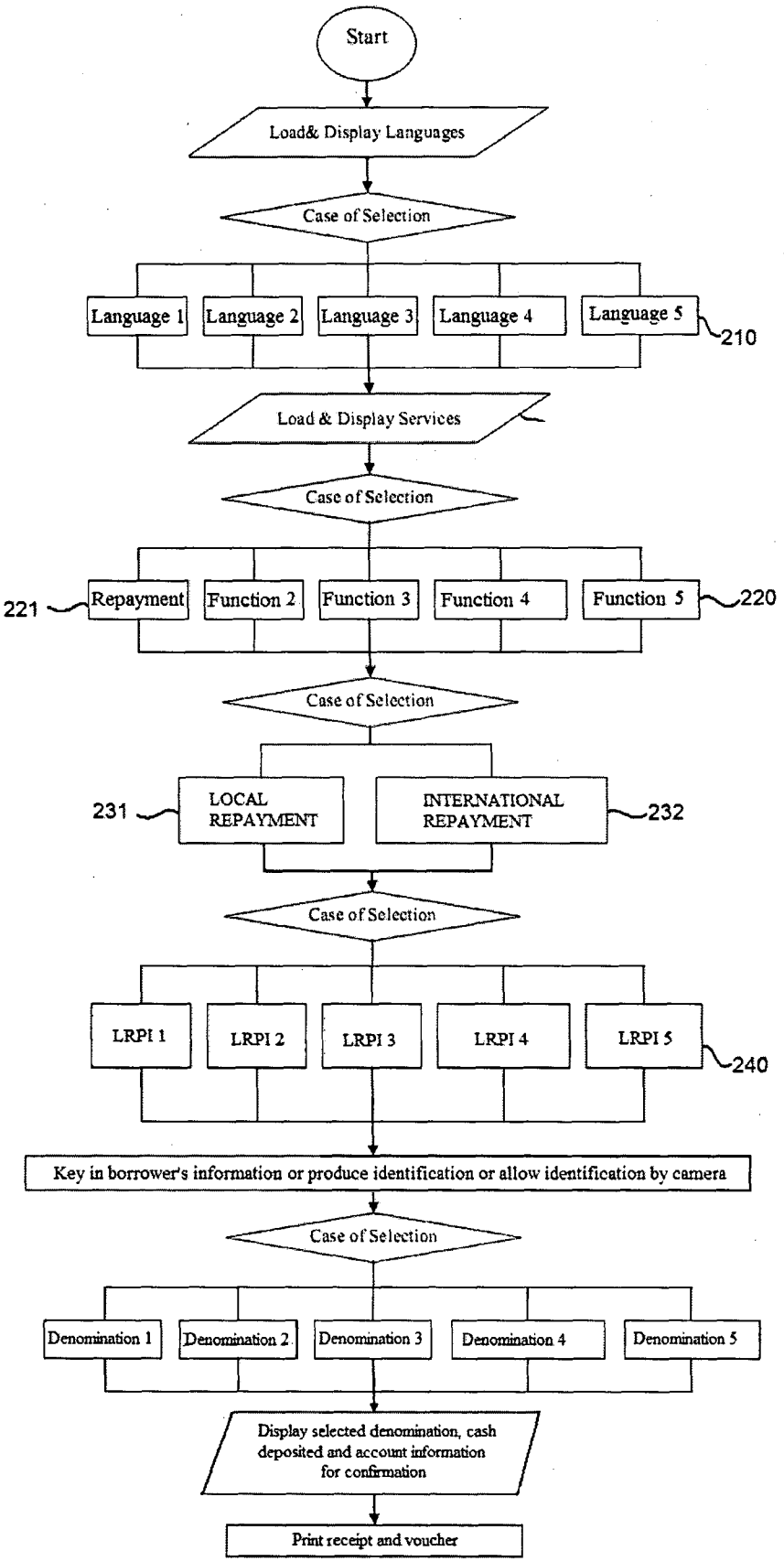
Start
Load& Display Languages
Case of Selection
Language 1
Language 2
Language 3
Language 4
Language 5
210
Load & Display Services
Case of Selection
221
Repayment
Function 2
Function 3
Function 4
Function 5
220
Case of Selection
231
LOCAL REPAYMENT
INTERNATIONAL REPAYMENT
232
Case of Selection
LRPI 1
LRPI 2
LRPI 3
LRPI 4
LRPI 5
240
Key in borrower's information or produce identification or allow identification by camera
Case of Selection
Denomination 1
Denomination 2
Denomination 3
Denomination 4
Denomination 5
Display selected denomination, cash deposited and account information for confirmation
Print receipt and voucher

Fig. 2

INTERNATIONAL SEARCH REPORT

International application No.
PCT/MY2012/000222

A. CLASSIFICATION OF SUBJECT MATTER

G06Q 40/00 (2012.01) G07F 19/00 (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)

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)

WPI, Patentscope, Patent Lens, Google, Google Patent, USPTO web patent databases "microfinance, microloan, microcredit, microenterprise, repay, kiosk, atm etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
	Documents are listed in the continuation of Box C	

[X] Further documents are listed in the continuation of Box C [ ] See patent family annex

* 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

Date of the actual completion of the international search	Date of mailing of the international search report
27 November 2012	27 November 2012

Name and mailing address of the ISA/AU	**Authorised officer**
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INTERNATIONAL SEARCH REPORT C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		International application No. **PCT/MY2012/000222**
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	MORAWCZYNSKI, O., "Examining the Adoption, Usage and Outcomes of Mobile Money Services: The Case of M-PESA in Kenya", PHD Thesis, Issue date 4 July 2011, Published by the University of Edinburgh. Page 60 – 2nd paragraph, page 63 – 1st and 2nd paragraphs – figure 6, page 64 – figure 7, page 66 – 4th paragraph, page 114 – 3rd paragraph and pages 248 to 249 – Appendix H in particular. This citation (ie citation D1) and citations D1a, D1b and D1c below form a single source of disclosures.	1-17
L	HUGHES, N. et al., "M-PESA: Mobile Money for the "Unbanked" Turning Cellphones into 24-Hour Tellers in Kenya", Innovations: Technology, Governance, Globalization Winter/Spring 2007, Vol. 2, No. 1-2, pages 63 to 81. This citation (ie citation D1a) and citation D1 form a single source of disclosure. Pages 69 to 70, page 72, page 74 and figure 1 in particular.	
L	MAS, I. et al., "Designing Mobile Money Services Lessons from M-PESA", Innovations: Technology, Governance, Globalization Spring 2009, Vol. 4, No. 2, pages 77 to 91. This citation (ie citation D1b) and citation D1 form a single source of disclosure. Page 80 – figure 2 and page 83 – last paragraph to page 84 – 1st paragraph in particular.	
L	Webpages from www.safaricom.co.ke retrieved on 19 November 2012 and 20 November 2012. Retrieved from the internet. This citation (ie citation D1c) and citation D1 form a single source of disclosure. See in particular <URL: http://web.archive.org/web/20101018235132/http://www.safaricom.co.ke/index.php?id=265> - published on 18 October 2010 as per Wayback Engine. <URL: http://www.safaricom.co.ke/personal/m-pesa/m-pesa-resource-centre?layout=edit&id=435> - published on 4 May 2009. <URL: http://web.archive.org/web/20101017071532/http://www.safaricom.co.ke/index.php?id=254> - published on 17 October 2010 as per Wayback Engine.	
X	BARTON, S. et al., "Client-Focused MFI Technologies Case Study", USAID, January 2007. Page 14 – paragraphs under the heading "Example #3: The Remote Transaction System (RTS) at Uganda Microfinance Limited" to page 17 in particular. This citation (ie citation D2) and citations D2a and D2b below form a single source of disclosure.	1-13
L	"Remote Transaction System – Solution brief", White Paper, Hewlett Packard Development Company, L.P. 2005. This document is also listed in a publication entitled "Bibliography of Resources on Non-Mis Technologies and Microfinance", USAID, April 2006. This citation (ie citation D2a) and citation D2 form a single source of disclosure. Page 3 - paragraphs under the heading "Components and capabilities" in particular.	
L	MAGNETTE, N. et al., "What Works: Scaling Microfinance with the Remote Transaction System" World Resources Institute, August 2005. This citation (ie citation D2b) and citation D2 form a single source of disclosure. Page 10 – 1st paragraph - figure 2, page 11 – 1st to 3rd paragraphs, page 12 – 1st paragraph – figure 3, page 13 – 1st paragraph, page 18 – figure 5, page 39 – paragraph under the heading "RTS Server", pages 38 to 42 (Appendix A) in particular.	