(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
29 January 2004 (29.01.2004)

PCT

(10) International Publication Number
WO 2004/010350 A2

(51) International Patent Classification[7]: G06F 17/60, G07F 19/00

(21) International Application Number:
PCT/HU2002/000146

(22) International Filing Date:
17 December 2002 (17.12.2002)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
P 0202411 23 July 2002 (23.07.2002) HU

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(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW.

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:
— *with declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority*

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.

WO 2004/010350 A2

(54) Title: PROCEDURE FOR FULFILLING PAYMENT OBLIGATIONS BETWEEN AN OBLIGOR MONETARY INSTITUTE AND AN OBLIGEE MONETARY INSTITUTE BY TRANSFER AND A SET OF EQUIPMENT FOR SIMPLIFYING FULFILMENT

(57) Abstract:

Procedure for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer and a set of equipment for simplifying fulfilment

The invention relates to a procedure for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer, in the course of which on the obligor's side sum data and disposition data is produced relating to the payment obligation, and this data is forwarded to the obligor monetary institute, in the obligor monetary institute from the sum data and the disposition data an execution item is produced including a cash flow partial item and a transaction message partial item, and then the accounting sum complying with the cash flow partial unit of the execution unit and the transaction message partial unit are forwarded to the obligee monetary institute, in the obligee monetary institute the transaction message partial unit is interpreted and the payment obligation is fulfilled by crediting a certain account kept by the obligee monetary institute with the accounting sum.

The invention also relates to a set of equipment for simplifying the fulfilment of payment obligations by transfer between an obligor monetary institute and an obligee monetary institute, which consists of an initiating data handling unit situated in the obligor monetary institute and a destination data handling unit situated in the obligee monetary institute, and the initiating data handling unit and the destination data handling unit are connected to each other with a signal forwarding network.

Today in the course of selling products and services, in order to settle the purchase price transfers are often made from the monetary institute keeping the purchaser's bank account to the monetary institute keeping the seller's bank account. These transfers are based on that the purchaser gives its own bank an order to transfer the given amount onto the seller's bank account. These transactions do not involve an actual movement of cash, only virtual cash flow. Procedures for the realisation such monetary transactions involving transfer are described, among others, in patent No. HU 213.819 and international publication documents No. WO 96/33476 and WO 96/41315.

The disadvantage of such known cash-free payment procedures by transfer is that on the basis of the individual transfer orders messages between the monetary institutes – except for joint payment orders – are realised independently in each case, which is time consuming from the aspects of administration, computer technology and communication, so it is rather expensive altogether.

It should also be regarded as a disadvantage that due to the large number of individual messages sent in connection with virtual money movement, payment accomplishing money movements also require significant additional administration work, time and costs. A further disadvantage resulting from this is that because of the great amount of time needed the seller gets the purchase price later than required, which slows down the flow of money, which may cause damage to the seller from the aspect of its conduct of business.

Our aim with the procedure according to the invention was to overcome the discrepancies of the known procedures of payment by transfer and to prepare an alternative solution, which makes it possible to realise virtual money flow in a simpler and quicker way, which is also easier to handle. The aim of the set of equipment according to the invention was to prepare devices suitable for realising the novel procedure and by this to simplify the effectuation of the procedure.

The procedure according to the invention and the set of equipment suitable for realising the procedure is based on the recognition that if between all monetary institutes allocated to the purchasers and monetary institutes allocated to the sellers a data centre and an accounting centre with tasks different from the known tasks are inserted with message handling devices forwarding and manipulating the different transaction messages in a way significantly different from the ordinary method, and the messages needed for the accomplishment of the payment orders are forwarded through these message handling devices between the monetary institutes taking part in the transactions and the accounting monetary institute in a way that in the data centres and in the accounting centre different operations are realised with the messages and payment

instructions, they are rearranged and grouped as required and then forwarded, then the task can be solved.

In accordance with the set aim the procedure according to the invention for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer, – in the course of which on the obligor's side sum data and disposition data is produced relating to the payment obligation, and this data is forwarded to the obligor monetary institute, in the obligor monetary institute from the sum data and the disposition data an execution item is produced including a cash flow partial item and a transaction message partial item, and then the accounting sum complying with the cash flow partial unit of the execution unit and the transaction message partial unit are forwarded to the obligee monetary institute, in the obligee monetary institute the transaction message partial unit is interpreted and the payment obligation is fulfilled by crediting a certain account kept by the obligee monetary institute with the accounting sum – is based on the principle that a data centre and an accounting monetary institute is allocated to all obligor monetary institutes and obligee monetary institutes, and after collecting the individual transaction message partial units in the obligor monetary institute a transaction message group is created and it is stored in the obligor monetary institute until a certain condition occurs, and then, after the certain condition has occurred, the transaction message group collected in the obligor monetary institute is forwarded to the allocated accounting monetary institute, where the groups are rearranged in accordance with the obligee monetary institutes and/or further accounting monetary institutes and receiver-orientated notice groups are created, and the receiver-orientated notice groups allocated to the individual obligee monetary institutes and/or further accounting institutes are forwarded to the allocated obligee monetary institute and/or further accounting monetary institute, beside which in the individual obligor monetary institutes the cash flow partial units are collected and a cash flow group is created and stored in the obligor monetary institute until a certain condition occurs, and then after the certain condition has occurred, financial settlement is realised between the obligor monetary institute and the accounting monetary institute relating to the total accounting sum in accordance with the content of the collected cash flow group, in the accounting monetary institute the total accounting sum is grouped in

accordance with the obligor monetary institutes and/or further accounting monetary institutes and receiver-orientated accounting sum is created, and financial settlement is realised between the accounting monetary institute and the allocated obligee monetary institute and/or further accounting monetary institute relating to the receiver-orientated accounting sum, and at the obligee monetary institutes from the receiver-orientated accounting sums the accounting sums belonging to the individual obligee accounts kept by the obligee monetary institute are determined and by crediting a certain account of the obligee monetary institute with these sums the payment obligation is fulfilled.

A further criterion of the procedure according to the invention may be that besides collecting the individual transaction message partial units in the obligor monetary institute the individual transaction message partial units are forwarded to the obligee monetary institute by inserting at least one data centre.

In the case of another different realisation of the procedure after the determined condition has occurred the transaction message group collected in the obligor monetary institute is forwarded to the accounting monetary institute by inserting at least one data centre, and the receiver-orientated notice groups rearranged in accordance with the obligee monetary institutes and/or further accounting monetary institutes are forwarded from the accounting monetary institute to the individual obligee monetary institutes and/or further accounting monetary institutes by inserting at least one data centre.

In accordance with the set aim a further procedure according to the invention for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer, –in the course of which on the obligor's side sum data and disposition data is produced relating to the payment obligation, and this data is forwarded to the obligor monetary institute, in the obligor monetary institute from the sum data and the disposition data an execution item is produced including a cash flow partial item and a transaction message partial item, and then the accounting sum complying with the cash flow partial unit of the execution unit and the transaction message partial unit are forwarded to the obligee monetary institute, in the obligee monetary institute the transaction message partial unit is interpreted and the payment

obligation is fulfilled by crediting a certain account kept by the obligee monetary institute with the sum – is based on the principle that a data centre and an accounting monetary institute is allocated to all obligor monetary institutes and obligee monetary institutes, and after collecting the individual transaction message partial units in the receiver data centre a transaction message group is created and it is stored in the data centre until a certain condition occurs, and then, after the certain condition has occurred, the transaction message group collected in the data centre is forwarded to the accounting monetary institute either directly or by inserting a further data centre, beside which in the individual obligor monetary institutes the cash flow partial units are collected and a cash flow group is created and stored in the obligor monetary institute until a certain condition occurs, and then after the certain condition has occurred, financial settlement is realised between the obligor monetary institute and the accounting monetary institute relating to the total accounting sum in accordance with the content of the collected cash flow group, in the accounting monetary institute the total accounting sum is grouped in accordance with the obligee monetary institutes and/or further accounting monetary institutes and a receiver-orientated accounting sum is created, and the receiver-orientated accounting sum corresponding to the individual obligee monetary institutes and/or further accounting institutes is sent to the allocated obligee monetary institutes and/or further accounting monetary institutes, and at the obligee monetary institutes from the receiver-orientated accounting sums the accounting sums belonging to the individual accounts are determined and by crediting a certain account kept by the obligee monetary institute with these sums the payment obligation is fulfilled.

A further criterion of the procedure according to the invention may be that the individual transaction message partial units are forwarded to the obligee monetary institute by inserting at least one data centre.

In the case of another possible version of the latter procedure in the accounting monetary institute from the transaction message group forwarded to it, by rearranging the transaction message group in accordance with the obligee monetary institutes and/or further accounting institutes receiver-orientated notice groups are created and the

receiver-orientated notice groups corresponding to the individual obligee monetary institutes and/or further accounting monetary institutes are forwarded to the allocated obligee monetary institute and/or further accounting monetary institute.

From the aspect of the invention it may be favourable to forward the receiver-orientated notice groups rearranged according to the obligee monetary institutes and/or further accounting monetary institutes from the accounting monetary institute to the individual obligee monetary institutes and/or further accounting monetary institutes by inserting at least one data centre.

In the case of another possible version of the procedure the transaction message group collected in the data centre is rearranged in accordance with the obligee monetary institutes and/or accounting monetary institutes and receiver-orientated notice groups are created, and the receiver-orientated notice groups corresponding to the individual obligee monetary institutes and/or accounting institutes are forwarded to the allocated obligee monetary institute and/or accounting monetary institute.

In the case of another effectuation of the procedure the determined condition is a time limit.

From the aspect of the invention it may be favourable, if at least one of the obligor monetary institutes and at least one of the accounting monetary institutes are identical with each other, or if at least one of the obligee monetary institutes and at least one of the accounting monetary institutes are identical with each other.

In accordance with the set aim the set of equipment according to the invention, for simplifying the fulfilment of payment obligations by transfer between an obligor monetary institute and an obligee monetary institute, – which consists of an initiating data handling unit situated in the obligor monetary institute and a destination data handling unit situated in the obligee monetary institute, and the initiating data handling unit and the destination data handling unit are connected to each other with a signal forwarding network, – is constructed in a way that in the signal forwarding network

between the obligor monetary institute and the obligee monetary institute there are one or more data centres inserted as well as one accounting monetary institute allocated to each data centre, and in at least either the obligor monetary institute or the data centre allocated to it there is a collecting unit suitable for creating transaction message groups, while in at least either the data centre or the accounting monetary institute connected to it there is a grouping unit suitable for rearranging the transaction message groups.

In accordance with the set aim the procedure according to the invention for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer, – in the course of which on the obligor's side sum data and disposition data is produced relating to the payment obligation, and this data is forwarded to the obligor monetary institute, in the obligor monetary institute from the sum data and the disposition data an execution item is produced including a cash flow partial item and a transaction message partial item, and then the accounting sum complying with the cash flow partial unit of the execution unit and the transaction message partial unit are forwarded to the obligee monetary institute, in the obligee monetary institute the transaction message partial unit is interpreted and the payment obligation is fulfilled by crediting a certain account kept by the obligee monetary institute with the accounting sum, – is based on the principle that an accounting monetary institute is allocated to all obligor monetary institutes and obligee monetary institutes, and after collecting the individual transaction message partial units in the obligor monetary institute a transaction message group is created and it is stored in the obligor monetary institute until a certain condition occurs, and then, after the certain condition has occurred, the transaction message group collected in the obligor monetary institute is forwarded to the allocated accounting monetary institute, where the groups are rearranged in accordance with the obligee monetary institutes and/or further accounting monetary institutes and receiver-orientated notice groups are created, and the receiver-orientated notice groups allocated to the individual obligee monetary institutes and/or further accounting institutes are forwarded to the allocated obligee monetary institute and/or further accounting monetary institute, beside which in the individual obligor monetary institutes the cash flow partial units are collected and a cash flow group is created and stored in the obligor monetary institute until a certain

condition occurs, and then after the certain condition has occurred, financial settlement is realised between the obligor monetary institute and the accounting monetary institute relating to the total accounting sum in accordance with the content of the collected cash flow group, in the accounting monetary institute the total accounting sum is grouped in accordance with the obligee monetary institutes and/or further accounting monetary institutes and receiver-orientated accounting sum is created, and financial settlement is realised between the accounting monetary institute and the allocated obligee monetary institute and/or further accounting monetary institute relating to the receiver-orientated accounting sum, and at the obligee monetary institutes from the receiver-orientated accounting sums the accounting sums belonging to the individual obligee accounts kept by the obligee monetary institute are determined and by crediting a certain account of the obligee monetary institute with these sums the payment obligation is fulfilled.

The most important advantage of the procedures is that as a result of the novel use of data centres and accounting centres financial transactions by transfer can be significantly simplified, the administration in connection with the messages and the communication time can be shortened and the computer technology apparatus can be used in a more effective way. More effective message handling and virtual money handling results in saving a significant amount of administration work and costs.

It can also be regarded as one of the advantages that as a result of the shorter transaction time the amount of the purchase price appears on the seller's account earlier, and so it can be reinvested in economy sooner, which may have a favourable influence on the operation of the market.

Another favourable effect in connection with the advantages described above is that as a result of the fact that there are fewer administration and communication tasks the number of wrong financial transactions may be reduced and at the same time the process of accounting becomes more effective and easier to control.

It should also be regarded as an advantage that with a small improvement the already existing background of devices used for carrying out transactions could be adjusted at a

favourable cost level, and so the use of the new procedure could be introduced with relatively little investment altogether, even in the case of monetary institutes using traditional solutions.

Below the set of equipment and procedure according to the invention are described in more detail with the help of construction examples and drawings. In the drawings

figure 1 is the outline drawing of a version of the set of equipment for the realisation of the procedure and the network connected to it,

figure 2 is the outline of another version of the set of equipment for the realisation of the procedure and the network connected to it.

In figure 1 the outline drawing of a possible construction example of the set of equipment suitable for the effectuation of the procedure according to the invention can be seen. For the sake of simplicity only a minimal construction of the network created from the set of equipment is shown here, but obviously in the set of equipment the units forming it can be present in an optional number. It can be seen that obligor monetary institute KP1 and obligor monetary institute KP2 are connected to data centre A1 with the help of signal forwarding network H, which data centre A1 is in connection with accounting monetary institute E1 and with obligee monetary institute JP1 and obligee monetary institute JP2 via signal forwarding network H. It must be pointed out here that each obligor monetary institute KP1, KP2 can only be connected to one single data centre A1, but the same data centre A1 can be in connection with several obligor monetary institutes KP1 and KP2, with a further data centre A2 and with obligee monetary institutes JP1 and JP2. However, only and exclusively one accounting monetary institute E1 can be connected to a data centre A1.

It must also be pointed out that the signal forwarding network H can be an optional communication network, which may contain simply line or simply wireless, such as radio frequency lines or their combination. Moreover, the internal data forwarding network of the individual obligor monetary institutes KP1 and KP2, data centres A1 and

A2, accounting monetary institutes E1 and E2 and obligee monetary institutes JP1 and JP2 also belongs to the signal forwarding network H.

Obligor monetary institute KP1 has got a collecting unit GY1, which is suitable for receiving the partial units of the transaction message TRV1i of the execution units VKP1i created from the orders given to the obligor monetary institute KP1, collecting them into a transaction message group TC1 and storing them for a certain period of time. Beside transaction message partial unit TRV1i each execution unit VKP1i has got a cash flow partial unit PFV1i too. Transaction message partial unit TRV1i contains all the data determining the obligee's data, especially the obligee monetary institute JP1 belonging to the obligee, the obligee's bank account number or other identifier and also the individual identifier of the business transaction in connection with the given financial transaction. Not necessarily, but practically cash flow partial units PFV1i, from which cash flow group PFC1 can be created, belonging to execution units VKP1i are also situated in collection unit GY1.

It can also be seen in figure 1 that accounting monetary institute E1 is equipped with a grouping unit CS1, which is suitable for rearranging the items of transaction message groups TC1 and TC2 arriving at accounting institute E1 and creating receiver-orientated notice groups ÉC1i from them. The same grouping unit CS1 can also be used for creating receiver-orientated accounting sums CKEP1i on the basis of the receiver-orientated notice groups ÉC1i, from the total accounting sums ÖEP1 and ÖEP2 arriving at the accounting monetary institute E1.

Obviously obligor monetary institute KP2 also has a collecting unit GY2, which includes the transaction message partial units TRV2i of execution units VKP2 and the transaction message group TC2 created from them, as well as the cash flow partial units PFV2i and the cash flow group PFC2 created from them. From this cash flow group PFC2 the total accounting sum ÖEP2 can be produced. Accounting monetary institute E2 also includes a grouping unit CS2, which produces receiver-orientated notice groups ÉC2i and receiver-orientated accounting sums CKEP2i.

From the aspect of the set of equipment it may be evident that collecting unit GY1, collecting unit GY2, grouping unit CS1 and grouping unit CS2 are high performance computer devices. These computer devices can also be constructed in a way that they are suitable for sending and receiving information on the signal forwarding network H.

In figure 2 another version of the set of equipment according to the invention can be seen. Obligor monetary institutes KP1 and KP2, obligee monetary institutes JP1 and JP2, data centres A1 and A2 and accounting monetary institutes E1 and E2 can also be found in this version, and connection between them is realised by signal forwarding network H in this case too. However, a basic difference is that collecting unit GY1 is situated in data centre A1, while collecting unit GY2 is situated in data centre A2. As a result of this from the transaction message partial units TRV1i belonging to the execution units VKP1i the transaction message group TC1 is produced by the collecting unit GY1 of the data centre A1.

The same stands for the transaction message partial units TRV2i belonging to the execution units VKP2i of obligor monetary institute KP2. From these transaction message partial units TRV2i the transaction message group TC2 is produced by the collecting unit GY2 belonging to data centre A2.

Another significant difference is that grouping unit CS2 – unlike in figure 1 – is situated in data centre A2. In this case data centre A2 does not only produces the transaction message group TC2 from the transaction message partial units TRV2i and from other elements of a similar content coming from somewhere else, but from this transaction message group TC2 it also produces receiver-orientated notice groups ÉC2i itself, which it then forwards to obligee monetary institutes JP1 and JP2 and to accounting monetary institute E2 belonging to it, and in a given case to accounting monetary institute E1.

On the basis of the sets of equipment shown in figure 1 and figure 2 it can be seen that several solutions operating in different constructions are suitable for the realisation of the procedures according to the invention. However, it is essential in each case that

between the obligor monetary institutes KP1 and KP2 and the obligee monetary institutes JP1 and JP2 there should be the accounting monetary institutes E1 and E2, which carry out cash flow transaction tasks, and in the signal forwarding network H connecting the participating units with each other there should be collecting units GY1 and GY2 as well as grouping units CS1 and CS2.

Below the procedures according to the invention are described in more detail on the basis of examples.

Example 1:

This version of the procedure according to the invention was realised with the help of the set of equipment in accordance with figure 1. The orders given to obligor institute KP1 were processed in a way already known, and from them execution units VKP1i including transaction message partial units TRV1i and cash flow partial units PFV1i were produced. From the cash flow partial units PFV1i a cash flow group PFC1 was produced, on the basis of which in the obligor monetary institute KP1 the total accounting sums ÖEP1 in accordance with the cash flow group PFC1 was generated. Furthermore, the transaction message partial units TRV1i were forwarded to the collecting unit GY1 and there a transaction message group TC1 was produced. In the transaction message group TC1 all transaction message partial units TRV1i were stated. In the case of the present version of the procedure the transaction message group TC1 was stored in the collection unit GY1 for 24 hours while it was extended with the transaction message partial units TRV1i coming in. Here the cash flow partial units PFV1i were also stored in the collecting unit GY1, they were extended and cash flow group PFC1 was produced. When the 24 hour limit was over, through the signal forwarding network H the transaction message group TC1 was forwarded to data centre A1, from where it was forwarded to accounting monetary institute E1.

The partial procedure conducted at obligor monetary institute KP1 was also conducted in obligor monetary institute KP2 in the same way. As a result of this transaction message group TC2 containing transaction partial units TRV2i was produced from the

execution partial units VKP2i, as well as the total accounting sum OEP2 created from cash flow partial units PFV2i in accordance with cash flow group PFC2. Transaction message group TC2 was also forwarded to data centre A1 with the help of the signal forwarding network H, while the total accounting sum ÖEP2 was sent to the accounting monetary institute E1.

Transaction message group TC1 and transaction message group TC2 received by data centre A1 and forwarded from there to accounting monetary institute E1 were entered into the grouping unit CS1 belonging to accounting monetary institute E1, where the different transaction message partial units TRV1i and transaction message partial units TRV2i were rearranged and receiver-orientated notice groups ÉC1i in accordance with obligee monetary institute JP1 and obligee monetary institute JP2 were produced, one to each of obligee monetary institutes JP1 and JP2. Furthermore, the total accounting sums ÖEP1 and total accounting sum ÖEP2 received by accounting monetary institute E1 were also examined, and receiver-orientated accounting sums CKEP1i were produced, regrouped in accordance with the receiver-orientated notice groups ÉC1i created as a result of the grouping unit CS1.

After this step of the procedure the individual receiver-orientated accounting sums CKEP1i were forwarded to obligee monetary institutes JP1 and JP2 and to another accounting monetary institute E2, while the receiver-orientated notice groups ÉC1i were sent back to data centre A1. From data centre A1 the different receiver-orientated notice groups ÉC1i were sent to the appropriate place through the signal forwarding network H. As a result of this one receiver orientated notice group ÉC1i was sent to obligee monetary institute JP1, another one was sent to obligee monetary institute JP2 and a third one was sent to another data centre A2.

Receiver orientated notice group ÉC1i sent to obligee monetary institute JP1 was processed there and the receiver-orientated accounting sum CKEP1i was placed onto the beneficiaries' bank account distributed as determined, as accounting sums EÖP11, EÖP12, EÖP13 and EÖP14. Obviously the same process was carried out in obligee

monetary institute JP2, where accounting sums EÖP21, EÖP22, EÖP23 and EÖP24 were placed on the beneficiaries' bank account. By this the procedure was completed.

It must be pointed out here that the receiver-orientated accounting sum CKEP1i sent to accounting monetary institute E2 is regarded there as if it was a total accounting sum ÖEP1, and the receiver-orientated notice group ÉC1i received from data centre A2 in connection with this receiver-orientated accounting sums CKEP1i is regarded as a transaction message group TCi. Taking all this into consideration accounting monetary institute E2 processes the information and virtual sum received from the other monetary institute E1 and its data centre A1 in the same way as the accounting monetary institute E1 processes the materials received from obligor monetary institute KP1 and obligor monetary institute KP2.

Example 2:

In connection with this version of the procedure a version of the set of equipment according to the invention was used, which shows the transaction route between obligor monetary institute KP1 and obligee monetary institute JP1 shown at the top of figure 2. In the procedure from the transaction message partial unit TRV1i and the cash flow partial unit PFV1i pairs, which form the execution units VKP1i produced in obligor monetary institute KP1, the transaction message partial units TRV1i were sent on with the help of the signal forwarding network H to data centre A1 one by one, where they were put in collecting unit GY1, and through data centre A1, with the help of the signal forwarding network H they were also sent straight to the obligee monetary institute JP1. From cash flow partial units PFV1I, in the obligor monetary institute KP1 cash flow group PFC1 was produced as well as the total accounting sum ÖEP1 corresponding to it, which was sent to accounting monetary institute E1 after the given condition was fulfilled. The condition needed for the transfer was a 24-hour time limit, which means that after every 24 hours the obligor monetary institute KP1 sends the accounting monetary institute E1 the currently actual total accounting sums ÖEP1 in accordance with the cash flow group PFC1 produced from the cash flow partial units PFV1 collected during a period of 24 hours.

From the transaction message partial units TRV1i put in the collecting unit GY1 of data centre A1 transaction message group TC1 was created in collecting unit GY1, and it was sent on to the grouping unit CS1 of accounting monetary institute E1, where receiver-orientated notice groups ÉC1i were produced from the transaction message group TC1 and other transaction message groups.

At the same time as processing transaction message group TC1, in accounting monetary institute E1 the total accounting sums ÖEP1 sent there were rearranged into receiver-orientated accounting sums CKEP1i, and the receiver-orientated accounting sum CKEP1i and the receiver-orientated notice group ÉC1i were forwarded to obligee monetary institute JP1. Obviously the receiver-orientated notice group ÉC1i was sent to obligee monetary institute JP1 through data centre A1, with the help of the signal forwarding network H. The further process of the procedure is the same as described in example 1.

Example 3:

In connection with this version of the procedure a version of the set of equipment according to the invention was used, which shows the transaction route between obligor monetary institute KP2 and obligee monetary institute JP2 shown at the bottom of figure 2. The only difference between this version of the procedure and the version shown in example 2 is that the transaction message group TC2 produced in the collecting unit GY2 from the transaction message partial units TRV2 sent to data centre A2 were rearranged in the collecting unit CS2 situated in data centre A2, and receiver-orientated notice group ÉC2i was produced there, which was then forwarded to obligee monetary institute JP2. Obviously in the case of this version too the transaction message partial units TRV2i sent to data centre A2 from the obligor monetary institute KP2 were sent from data centre A2 directly to obligee monetary institute JP2.

It must also be pointed out that another version of the set of equipment can also be imagined, in the case of which the obligor monetary institute KP1 and the accounting monetary institute E1 or the obligee monetary institute JP1 and the accounting monetary

institute E1 are the same. In this case certain partial tasks of the procedures become unnecessary, which are obvious, so they are not described here in detail.

It must also be pointed out here that the procedure could also be realised in a way that data centres A1 and A2 are not parts of the set of equipment. In this case the data traffic is realised directly by the signal forwarding network H between obligor monetary institutes KP1 and KP2, accounting monetary institutes E1 and E2 and obligee monetary institutes JP1 and JP2, as it is described in example 1, with the help of figure 1.

The procedures and the set of equipment according to the invention can be favourably used to realise different financial transactions by transfer.

CLAIMS

1. Procedure for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer, in the course of which on the obligor's side sum data and disposition data is produced relating to the payment obligation, and this data is forwarded to the obligor monetary institute, in the obligor monetary institute from the sum data and the disposition data an execution item is produced including a cash flow partial item and a transaction message partial item, and then the accounting sum complying with the cash flow partial unit of the execution unit and the transaction message partial unit are forwarded to the obligee monetary institute, in the obligee monetary institute the transaction message partial unit is interpreted and the payment obligation is fulfilled by crediting a certain account kept by the obligee monetary institute with the accounting sum, **characterised by that** an data centre (A1, A2) and an accounting monetary institute (E1, E2) is allocated to all obligor monetary institutes (KP1, KP2) and obligee monetary institutes (JP1, JP2), and after collecting the individual transaction message partial units (TRV1i, TRV2i) in the obligor monetary institute (KP1, KP2) a transaction message group (TC1, TC2) is created and it is stored in the obligor monetary institute (KP1, KP2) until a certain condition occurs, and then, after the certain condition has occurred, the transaction message group (TC1, TC2) collected in the obligor monetary institute (KP1, KP2) is forwarded to the allocated accounting monetary institute (E1), where the groups are rearranged in accordance with the obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2) and receiver-orientated notice groups (ÉC1i) are created, and the receiver-orientated notice groups (ÉC1i) allocated to the individual obligee monetary institutes (JP1, JP2) and/or further accounting institutes (E2) are forwarded to the allocated obligee monetary institute (JP1, JP2) and/or further accounting monetary institute (E2), beside which in the individual obligor monetary (KP1, KP2) the cash flow partial units (PFV1i, PFV2i) are collected and a cash flow group (PFC1, PFC2) is created and stored in the obligor monetary institute (KP1, KP2) until a certain condition occurs, and then after the certain condition has occurred, financial settlement is realised between the obligor monetary institute (KP1, KP2) and the accounting monetary institute (E1, E2) relating to the total accounting sum ÖEP1, ÖEP2) in accordance with the content of the

collected cash flow group (PFC1, PFC2), in the accounting monetary institute (E1) the total accounting sum (ÖEP1) is grouped in accordance with the obligor monetary institutes (KP1, KP2) and/or further accounting monetary institutes (E2) and receiver-orientated accounting sum (CKEP1i) is created, and financial settlement is realised between the accounting monetary institute (E1) and the allocated obligee monetary institute (JP1, JP2) and/or further accounting monetary institute (E2) relating to the receiver-orientated accounting sum (CKEP1i) corresponding to the individual obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2), and at the obligee monetary institutes (JP1, JP2) from the receiver-orientated accounting sums (CKEP1i, CKEP2i) the accounting sums (EÖP1i, EÖP2i) belonging to the individual obligee accounts kept by the obligee monetary institute (JP1, JP2) are determined and by crediting a certain account of the obligee monetary institute (JP1, JP2) with these sums the payment obligation is fulfilled.

2. Procedure as in claim 1, **characterised by that** besides collecting the individual transaction message partial units (TRV1i, TRV2i) in the obligor monetary institute (KP1, KP2) the individual transaction message partial units (TRV1i, TRV2i) are forwarded to the obligee monetary institute (JP1, JP2) by inserting at least one data centre (A1).

3. Procedure as in claim 1 or 2, **characterised by that** after the determined condition has occurred the transaction message group (TC1, TC2) collected in the obligor monetary institute (KP1, KP2) is forwarded to the accounting monetary institute (E1, E2) by inserting at least one data centre (A1).

4. Procedure for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer, in the course of which on the obligor's side sum data and disposition data is produced relating to the payment obligation, and this data is forwarded to the obligor monetary institute, in the obligor monetary institute from the sum data and the disposition data an execution item is produced including a cash flow partial item and a transaction message partial item, and then the accounting sum complying with the cash flow partial unit of the execution unit

and the transaction message partial unit are forwarded to the obligee monetary institute, in the obligee monetary institute the transaction message partial unit is interpreted and the payment obligation is fulfilled by crediting a certain account kept by the obligee monetary institute with the sum, **characterised by that** an data centre (A1, A2) and an accounting monetary institute (E1, E2) is allocated to all obligor monetary institutes (KP1, KP2) and obligee monetary institutes (JP1, JP2), and after collecting the individual transaction message partial units (TRV1i, TRV2i) in the receiving data centre (A1) a transaction message group (TC1, TC2) is created and it is stored in the data centre (A1) until a certain condition occurs, and then, after the certain condition has occurred, the transaction message group (TC1, TC2) collected in the data centre (A1) is forwarded to the accounting monetary institute (E1, E2) either directly or by inserting a further data centre (A2), beside which in the individual obligor monetary institutes (KP1, KP2) the cash flow partial units (PFV1i, PFV2i) are collected and a cash flow group (PFC1, PFC2) is created and stored in the obligor monetary institute (KP1, KP2) until a certain condition occurs, and then after the certain condition has occurred, financial settlement is realised between the obligor monetary institute (KP1, KP2) and the accounting monetary institute (E1, E2) relating to the total accounting sum (ÖEP1, (ÖEP2) in accordance with the content of the collected cash flow group (PFC1, PFC2), in the accounting monetary institute (E1) the total accounting sum (ÖEP1, (ÖEP2) is grouped in accordance with the obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2) and a receiver-orientated accounting sum (CKEP1i) is created, and the receiver-orientated accounting sum (CKEP1i) corresponding to the individual obligee monetary institutes (JP1, JP2) and/or further accounting institutes (E2) is sent to the allocated obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2), and at the individual obligee monetary institutes (JP1, JP2) from the receiver-orientated accounting sums (CKEP1i, CKEP2i) the accounting sums (EÖP1i, EÖP2i) belonging to the individual accounts are determined and by crediting a certain account kept by the obligee monetary institute (JP1, JP2) with these sums the payment obligation is fulfilled.

5. Procedure as in claim 4, **characterised by that** the individual transaction message partial units (TRV1i, TRV2i) are forwarded to the obligee monetary institute (JP1, JP2) by inserting at least one data centre (A1).

6. Procedure as in claim 4 or 5, **characterised by that** in the accounting monetary institute (E1) from the transaction message group (TC1, TC2) forwarded to it, by rearranging it in accordance with the obligee monetary institutes (JP1, JP2) and/or further accounting institutes (E2) receiver-orientated notice groups (ÉC1i) are created and the receiver-orientated notice groups (ÉC1i) corresponding to the individual obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2) are forwarded to the allocated obligee monetary (JP1, JP2) institute and/or further accounting monetary institute (E2).

7. Procedure as in any of claims 1-6, **characterised by that** the receiver-orientated notice groups (ÉC1, ÉC2) rearranged in accordance with the obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2) are forwarded from the accounting monetary institute (E1) to the individual obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2) by inserting at least one data centre (A1).

8. Procedure as in claim 4 or 5, **characterised by that** the transaction message group (TC1, TC2) collected in the data centre (A1) is rearranged in accordance with the obligee monetary institutes (JP1, JP2) and/or accounting monetary institutes (E2) and receiver-orientated notice groups (ÉC1i) are created, and the receiver-orientated notice groups (ÉC1i) corresponding to the individual obligee monetary institutes (JP1, JP2) and/or accounting institutes (E2) are forwarded to the allocated obligee monetary institute (JP1, JP2) and/or accounting monetary institute (E2).

9. Procedure as in any of claims 1-8, **characterised by that** the determined condition is a time limit.

10. Procedure as in any of claims 1-9, **characterised by that** at least one of the obligor monetary institutes (KP1, KP2) and at least one of the accounting monetary institutes (E1, E2) are identical with each other.

11. Procedure as in any of claims 1-10, **characterised by that** at least one of the obligee monetary institutes (JP1, KP2) and at least one of the accounting monetary institutes (E1, E2) are identical with each other.

12. Set of equipment for simplifying the fulfilment of payment obligations by transfer between an obligor monetary institute and an obligee monetary institute, which consists of an initiating data handling unit situated in the obligor monetary institute and a destination data handling unit situated in the obligee monetary institute, and the initiating data handling unit and the destination data handling unit are connected to each other with a signal forwarding network, **characterised by that** in the signal forwarding network (H) between the obligor monetary institute (KP1) and the obligee monetary institute (JP1, JP2) there are one or more data centres (A1, A2) inserted as well as one accounting monetary institute (E1, E2) allocated to each data centre (A1, A2), and in at least either the obligor monetary institute (KP1) or the data centre (A1) allocated to it there is a collecting unit (GY1) suitable for creating transaction message groups (TC1), while in at least either the data centre (A1) or the accounting monetary institute (E1) connected to it there is a grouping unit (CS1) suitable for rearranging the transaction message groups (TC1).

13. Procedure for fulfilling payment obligations between an obligor monetary institute and an obligee monetary institute by transfer, in the course of which on the obligor's side sum data and disposition data is produced relating to the payment obligation, and this data is forwarded to the obligor monetary institute, in the obligor monetary institute from the sum data and the disposition data an execution item is produced including a cash flow partial item and a transaction message partial item, and then the accounting sum complying with the cash flow partial unit of the execution unit and the transaction message partial unit are forwarded to the obligee monetary institute, in the obligee monetary institute the transaction message partial unit is interpreted and

the payment obligation is fulfilled by crediting a certain account kept by the obligee monetary institute with the accounting sum, **characterised by that** an accounting monetary institute (E1, E2) is allocated to all obligor monetary institutes (KP1, KP2) and obligee monetary institutes (JP1, JP2), and after collecting the individual transaction message partial units (TRV1i, TRV2i) in the obligor monetary institute (KP1, KP2) a transaction message group (TC1, TC2) is created and it is stored in the obligor monetary institute (KP1, KP2) until a certain condition occurs, and then, after the certain condition has occurred, the transaction message group (TC1, TC2) collected in the obligor monetary institute (KP1, KP2) is forwarded to the allocated accounting monetary institute (E1), where the groups are rearranged in accordance with the obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2) and receiver-orientated notice groups (ÉC1i) are created, and the receiver-orientated notice groups (ÉC1i) allocated to the individual obligee monetary institutes (JP1, JP2) and/or further accounting institutes (E2) are forwarded to the allocated obligee monetary institute (JP1, JP2) and/or further accounting monetary institute (E2), beside which in the individual obligor monetary institutes (KP1, KP2) the cash flow partial units (PFV1i, PFV2i) are collected and a cash flow group (PFC1, PFC2) is created and stored in the obligor monetary institute (KP1, KP2) until a certain condition occurs, and then after the certain condition has occurred, financial settlement is realised between the obligor monetary institute (KP1, KP2) and the accounting monetary institute (E1, E2) relating to the total accounting sum (ÖEP1, ÖEP2) in accordance with the content of the collected cash flow group (PFC1, PFC2), in the accounting monetary institute (E1) the total accounting sum (ÖEP1) is grouped in accordance with the obligee monetary institutes (JP1, JP2) and/or further accounting monetary institutes (E2) and receiver-orientated accounting sum (CKEP1i) is created, and financial settlement is realised between the accounting monetary institute (E1) and the allocated obligee monetary institute (JP1, JP2) and/or further accounting monetary institute (E2) relating to the receiver-orientated accounting sum (CKEP1i), and at the obligee monetary institutes (JP1, JP2) from the receiver-orientated accounting sums (CKEP1i, CKEP2i), the accounting sums (EÖP1i, EÖP2i) belonging to the individual obligee accounts kept by the obligee monetary institute (JP1, JP2) are determined and by crediting a certain

account of the obligee monetary institute (JP1, JP2) with these sums the payment obligation is fulfilled.

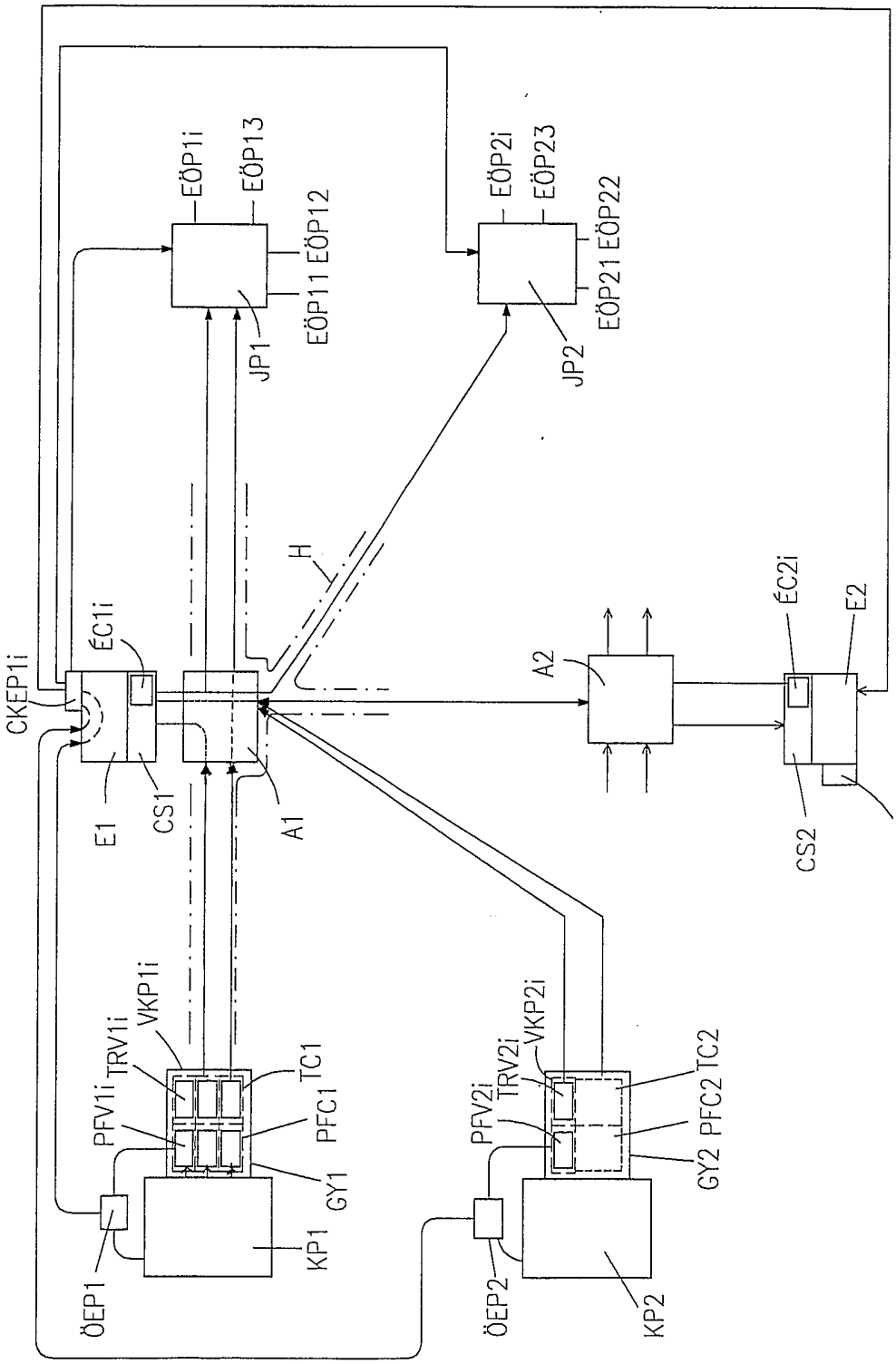
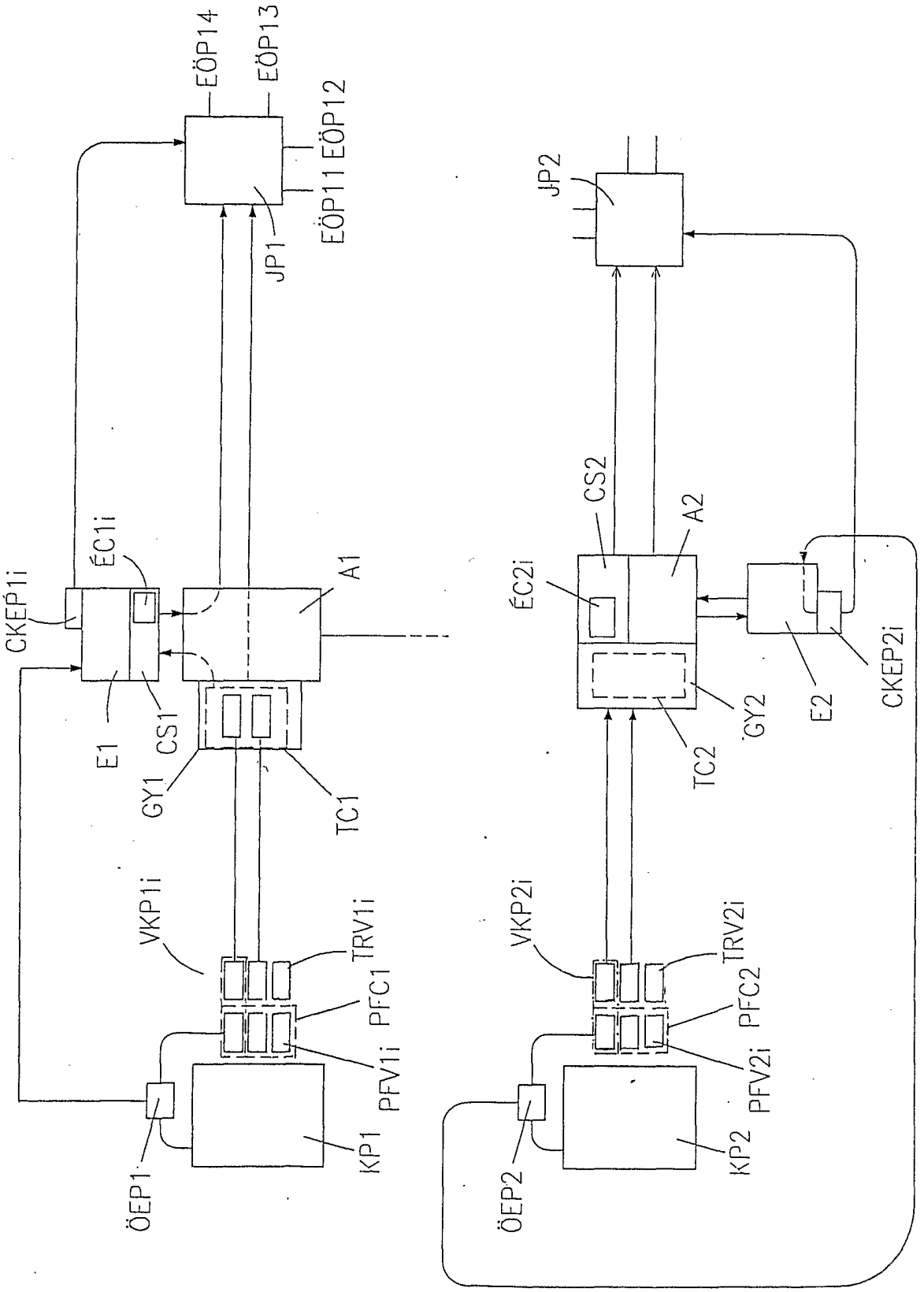

EÖP1i
EÖP13
EÖP11 EÖP12
JP1
EÖP2i
EÖP23
EÖP21 EÖP22
JP2
H
ÉC1i
CKEP1i
E1
CS1
A1
A2
ÉC2i
E2
CS2
CKEP2i
VKP1i
TRV1i
PFV1i
TC1
PFC1
GY1
KP1
ÖEP1
VKP2i
TRV2i
PFV2i
TC2
PFC2
GY2
ÖEP2
KP2

Fig. 1.


EÖP14
EÖP13
EÖP12
EÖP11
JP1
JP2
CKEP1i
ÉC1i
A1
E1
CS1
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TC1
VKP1i
TRV1i
PFC1
PFV1i
KP1
ÖEP1
CS2
A2
ÉC2i
TC2
GY2
E2
CKEP2i
VKP2i
TRV2i
PFC2
PFV2i
KP2
ÖEP2

Fig. 2

PATENT COOPERATION TREATY

PCT

DECLARATION OF NON-ESTABLISHMENT OF INTERNATIONAL SEARCH ~~REPORT~~

(PCT Article 17(2)(a), Rules 13ter.1(c) and Rule 39)

Applicant's or agent's file reference	IMPORTANT DECLARATION	Date of mailing *(day/month/year)*
16170-FA		10/07/2003
International application No.	International filing date *(day/month/year)*	(Earliest) Priority date *(day/month/year)*
PCT/HU 02/00146	17/12/2002	23/07/2002
International Patent Classification (IPC) or both national classification and IPC	G06F17/60 G07F19/00	
Applicant		
VILMOS, András		

This International Searching Authority hereby declares, according to Article 17(2)(a), that **no international search report will be established** on the international application for the reasons indicated below

1. [X] The subject matter of the international application relates to:
   - a. [ ] scientific theories.
   - b. [ ] mathematical theories
   - c. [ ] plant varieties.
   - d. [ ] animal varieties.
   - e. [ ] essentially biological processes for the production of plants and animals, other than microbiological processes and the products of such processes.
   - f. [X] schemes, rules or methods of doing business.
   - g. [ ] schemes, rules or methods of performing purely mental acts.
   - h. [ ] schemes, rules or methods of playing games.
   - i. [ ] methods for treatment of the human body by surgery or therapy.
   - j. [ ] methods for treatment of the animal body by surgery or therapy.
   - k. [ ] diagnostic methods practised on the human or animal body.
   - l. [ ] mere presentations of information.
   - m. [ ] computer programs for which this International Searching Authority is not equipped to search prior art.

2. [X] The failure of the following parts of the international application to comply with prescribed requirements prevents a meaningful search from being carried out:
   [ ] the description [X] the claims [ ] the drawings

3. [ ] The failure of the nucleotide and/or amino acid sequence listing to comply with the standard provided for in Annex C of the Administrative Instructions prevents a meaningful search from being carried out:
   [ ] the written form has not been furnished or does not comply with the standard.
   [ ] the computer readable form has not been furnished or does not comply with the standard.

4. Further comments: see further information sheet

Name and mailing address of the International Searching Authority	Authorized officer
European Patent Office, P.B. 5818 Patentlaan 2 NL-2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016	Katrin Sommermeyer

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FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 203

The claims relate to subject matter for which no search is required according to Rule 39 PCT. Given that the claims are formulated in terms of such subject matter or merely specify commonplace features relating to its technological implementation, the search examiner could not establish any technical problem which might potentially have required an inventive step to overcome. Hence it was not possible to carry out a meaningful search into the state of the art (Art. 17(2)(a)(i) and (ii) PCT; see PCT International Search Guidelines, Chapter VIII, items 1 to 3).

The applicant's attention is drawn to the fact that claims relating to inventions in respect of which no international search report has been established need not be the subject of an international preliminary examination (Rule 66.1(e) PCT). The applicant is advised that the EPO policy when acting as an International Preliminary Examining Authority is normally not to carry out a preliminary examination on matter which has not been searched. This is the case irrespective of whether or not the claims are amended following receipt of the search report or during any Chapter II procedure. If the application proceeds into the regional phase before the EPO, the applicant is reminded that a search may be carried out during examination before the EPO (see EPO Guideline C-VI, 8.5), should the problems which led to the Article 17(2) declaration be overcome.