



- (51) International Patent Classification:  
*G06Q 20/00* (2012.01)
- (21) International Application Number:  
PCT/US2011/055402
- (22) International Filing Date:  
7 October 2011 (07.10.2011)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
 

|            |                              |    |
|------------|------------------------------|----|
| 12/903,823 | 13 October 2010 (13.10.2010) | US |
| 12/903,753 | 13 October 2010 (13.10.2010) | US |
| 12/985,982 | 6 January 2011 (06.01.2011)  | US |
| 13/005,822 | 13 January 2011 (13.01.2011) | US |
| 13/010,976 | 21 January 2011 (21.01.2011) | US |
| 13/012,495 | 24 January 2011 (24.01.2011) | US |
| 13/043,268 | 8 March 2011 (08.03.2011)    | US |
| 13/043,203 | 8 March 2011 (08.03.2011)    | US |
| 13/043,270 | 8 March 2011 (08.03.2011)    | US |
| 13/043,258 | 8 March 2011 (08.03.2011)    | US |
| 13/043,263 | 8 March 2011 (08.03.2011)    | US |
| 13/088,053 | 15 April 2011 (15.04.2011)   | US |

CA 94103 (US). **HENDERSON, William** [US/US]; 1657 Hayes Street, Unit 2, San Francisco, CA 94117 (US). **GRASSADONIA, Brian** [US/US]; 2038 Scott Street, San Francisco, CA 94117 (US). **MCKELVEY, James, M.** [US/US]; 7501 Scenic Highway, Pensacola, FL 32504 (US).

(74) Agents: **DAVIS, Paul** et al.; Goodwin Procter LLP, 135 Commonwealth Drive, Menlo Park, CA 94025 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

- (71) Applicant (for all designated States except US): **SQUARE, INC.** [US/US]; 901 Mission Street, Suite 104, San Francisco, CA 94103 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **DORSEY, Jack** [US/US]; 901 Mission Street, Suite 104, San Francisco,

[Continued on next page]

(54) Title: METHOD FOR CONDUCTING ON-LINE PURCHASES USING A MOBILE DEVICE AND A PAYMENT SERVICE

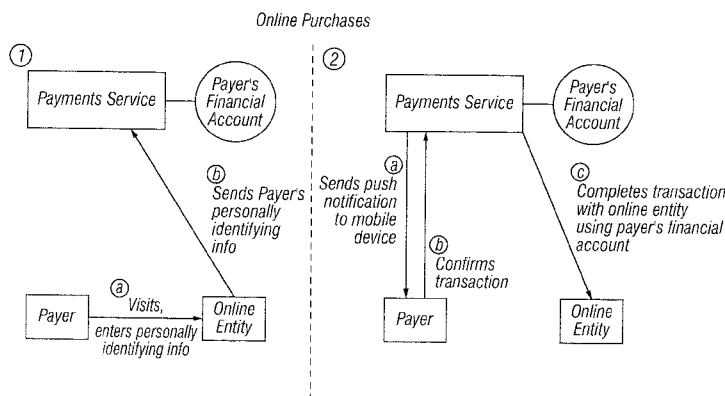


FIG. 20

(57) Abstract: A method is provided for conducting on-line purchases using a mobile device. A first party visits a second party on-line entity. The first party accesses a second party on-line entity. The first party is already registered with the payment service or becomes registered prior to the conclusion of completing a transaction. The mobile device is configured to communicate with the payment service. The first party considers conducting a transaction with the second party on-line entity. The second party on-line entity is registered with the payment service, or in response to the first party's desire to transact with the second party on-line entity, the second party on-line entity becomes registered with the payment service. The first party enters personal identifying information that is sent to the payment service. In response, the first party receives a push notification to the first party's mobile device that enables the first party to complete the transaction with the second party on-line entity.

WO 2012/051073 A3



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**Published:**

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

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

2 August 2012

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US2011/055402

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 20/00 (2012.01)

USPC - 705/14

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC(8) - G06K 7/08; G06Q 20/00, 30/00 (2012.01)

USPC - 235/449; 705/14, 16

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)

MicroPatent, Google Patent, Google Scholar

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages  | Relevant to claim No. |
|-----------|---|-----------------------|
| X         | US 2008/0275779 A1 (LAKSHMINARAYANAN) 06 November 2008 (06.11.2008) entire document | 1-3, 7-9, 22          |
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| Y         |   | 4-6, 10-21            |
| Y         | US 2009/0144161 A1 (FISHER) 04 June 2009 (04.06.2009) entire document               | 4-5                   |
| Y         | US 7,505,762 B2 (ONYON et al) 17 March 2009 (17.03.2009) entire document            | 6                     |
| Y         | US 2010/0108762 A1 (MORLEY, JR.) 06 May 2010 (06.05.2010) entire document           | 10-21                 |
| Y         | US 2005/0209719 A1 (BECKERT et al) 22 September 2005 (22.09.2005) entire document   | 10-21                 |
| Y         | US 2004/0087339 A1 (GOLDTHWAITE et al) 06 May 2004 (06.05.2004) entire document     | 17-18                 |
| Y         | US 4,609,957 A (GENTET et al) 02 September 1986 (02.09.1986) entire document        | 19                    |
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| Y         | US 2005/0247787 A1 (VON MULLER et al) 10 November 2005 (10.11.2005) entire document | 21                    |

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"&amp;" document member of the same patent family

Date of the actual completion of the international search

14 February 2012

Date of mailing of the international search report

24 FEB 2012

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US, Commissioner for Patents  
P.O. Box 1450, Alexandria, Virginia 22313-1450

Facsimile No. 571-273-3201

Authorized officer:

Blaine R. Copenheaver

PCT Helpdesk: 571-272-4300  
PCT OSP: 571-272-7774