**Title:** CO-LOCATED GROUPS AS AUTHORIZATION MECHANISMS

**Abstract:** Systems and methods to enable a co-located group to be used as an authorization mechanism are discussed. For example, a method to receive a group account configuration, define a group account according to the group account configuration, receive a transaction authorization request associated with the group account, and authorize payment from the group account. The account configuration including a membership list and a target location. The method further including determining whether the transaction authorization request includes data identifying an identified user on the membership list. The method also including determining whether the identified user on the membership list is physically proximate to the target location. The authorizing payment from the group account including verifying that the identified user is determined to be physically proximate to the target location.
INTERNATIONAL SEARCH REPORT

International application No. PCT/US 12/7012

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 20/00 (2013.01 )
USPC - 705/78

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

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC(8): G06Q 20/00 (2013.01.)
USPC: 705/78

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
IPC(8): G06Q 20/00 (2013.01.) (search term limited; see search terms)
USPC: 705/78; 705/39; 726/4; 726/21 (search term limited; see search terms)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Patbase, Google Patents, Search Terms: group, account, payment, location, authorization, proximity, validates, transaction, secondary, failover, backup, limit, threshold

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>US 2004/0030657 A1 (HOLM-BLACK et al.) 12 February 2004 (12.02.2004), entire document; especially Abstract; para [0025], [0063], [0066], [0073], [0080], [0093], [0095], [0097], [0099], [0103], [0107], [0109]</td>
<td>1-20</td>
</tr>
</tbody>
</table>

[ ] Further documents are listed in the continuation of Box C.

* Special categories of cited documents:
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Date of the actual completion of the international search
27 January 2013 (27.01.2013)

Date of mailing of the international search report
2 Feb 2013

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PCT OSP: 571-272-7774

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