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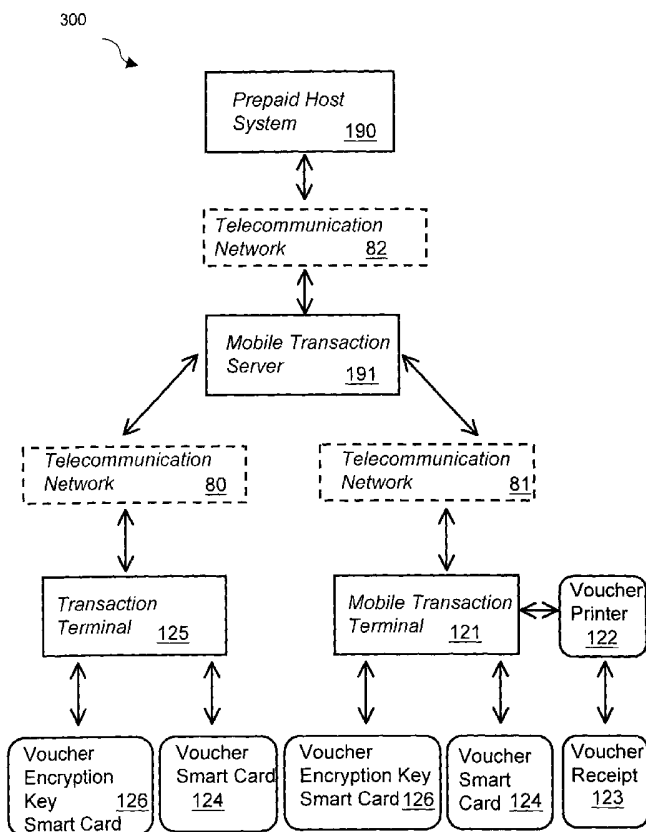
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10/808,697 25 March 2004 (25.03.2004) US
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR SECURELY STORING, GENERATING, TRANSFERRING AND PRINTING ELECTRONIC PREPAID VOUCHERS



(57) Abstract: A system and a method that utilizes transaction terminals (125, 121) equipped with smart card readers to download and store multiple prepaid electronic vouchers to a smart card, retrieve and decrypt prepaid vouchers from the smart card and print a voucher receipt with a printer (122). A mobile transaction server (191) acts as a gateway to a prepaid system (190) and routes transactions between transaction terminals (125, 121) and the prepaid system and between transaction terminals. The method includes storing a voucher encryption key on a second smart card or hardware security module. The voucher encryption key is utilized to decrypt encrypted vouchers on a voucher repository smart card. The method also allows for transferring encrypted vouchers between voucher smart cards. The transaction terminals may be mobile devices communicating to the mobile transaction server over wireless networks or computers connected to a wired network.

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

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**Declarations under Rule 4.17:**

- as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, 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, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VC, VN, YU, ZA, ZM, ZW, ARIPO patent (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, T.J, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG)
- as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, 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, NA, NI, NO, NZ,

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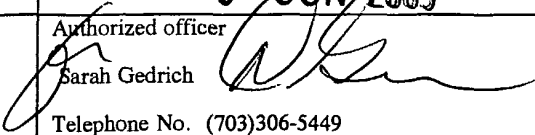
**Previous Correction:**  
see PCT Gazette No. 50/2004 of 9 December 2004, Section II

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.

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/09149

<b>A. CLASSIFICATION OF SUBJECT MATTER</b> IPC(7) : G06F 17/60 US CL : 705/26,27 According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b> Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/26,27 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) Please See Continuation Sheet		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 2002/0116343 A1 (NAKAMURA et al) 22 August 2002 (22.08.2002), paragraphs 117-182, 233-282, 321, 337.	1-2, 7, 11, 14-16, 19-28, 33, 37, 40-44 ----- 3-6, 8-10, 12-13, 17-18, 29-32, 34-36, 38-39
Y	US 2002/0194499 A1 (AUDEBERT et al) 19 December 2002 (19.12.2002), paragraphs 32-50.	3-4, 29-30
Y	US 6,467,685 B1 (TEICHER) 22 October 2002 (22.10.2002), column 2, lines 20-35.	3, 29
Y	US 2001/0034720 A1 (ARMES) 25 October 2001 (25.10.2001), paragraph 40	5-6, 31-32
Y	COX. Alliance pledges unified wireless Network World. Framingham. 17 June 2002, Col 19. Iss. 24, page 4 of 4.	8-9, 34-35
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> 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	"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
"E" earlier application or patent published on or after the international filing date	"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
"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)	"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
"O" document referring to an oral disclosure, use, exhibition or other means	"&"	document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed		
Date of the actual completion of the international search	Date of mailing of the international search report	
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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. (703) 305-3230	Authorized officer Sarah Gedrich  Telephone No. (703)306-5449	

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International application No.

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## C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	GOLDBERG. Information appliances: From Web phones to smart refrigerators Electronic Design. Cleveland. 23 March 1998, Vol 46. Iss. 7, pages 3-5 of 7.	10 and 36
Y	NARAYANANMURTHI. Old ports for new notes PC World. San Francisco. October 2002, Vol 20. Iss. 10, page 1 of 1.	12
Y	DORNAN. Product spotlight: NetMotion's Mobility 4.0 Network Magazine. San Francisco. November 2002, Vol 17. Iss. 11, pages 1-2 of 2.	13
Y	DESMARAIS. Body language, security and e-commerce Library Hi Tech. Bradford. 2000, Vol 18. Iss. 1, page 8 of 14.	17 and 38
Y	KESH. A framework for analyzing e-commerce security Information Management & Computer Security. Bradford. 2002, Vol 10. Iss. 4, pages 5-7 of 11	18 and 39
Y	CAELLI. PKI, elliptic curve cryptography, and digital signatures Computers & Security. Amsterdam. 1999, Vol 18. Iss. 1, page 1 of 1	18 and 39

**INTERNATIONAL SEARCH REPORT**

International application No.  
PCT/US04/09149

Continuation of B. FIELDS SEARCHED Item 3:

EAST

< voucher, coupon, receipt, ticket, permit, smart, chip, transaction, IC card, multiscard >

Proquest

< protocol, Bluetooth, CDMA >