



- (51) International Patent Classification:
G06Q 30/00 (2012.01)
- (21) International Application Number:
PCT/US2012/058849
- (22) International Filing Date:
5 October 2012 (05.10.2012)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
61/543,683 5 October 2011 (05.10.2011) US
13/644,312 4 October 2012 (04.10.2012) US
- (71) Applicant: MOZIDO, LLC [US/US]; 1950 Stemmons Freeway, Suite 6040, Dallas, TX 75207 (US).
- (72) Inventor: LIBERTY, Michael, A.; 5373 Isleworth Country Club Drive, Windermere, FL 34786 (US).
- (74) Agents: STRINGHAM, John, C. et al.; 60 East South Temple, Suite 1000, Salt Lake City, UT 84111 (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, BN, 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, IS, 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, PA, 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, 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).

Published:

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

- (88) Date of publication of the international search report:
15 May 2014

(54) Title: CONFERRING HEALTH RELATED SERVICES OR ITEMS IN EXCHANGE FOR PARTICIPATION IN OPT-IN ADVERTISING

Platform Functional Architecture

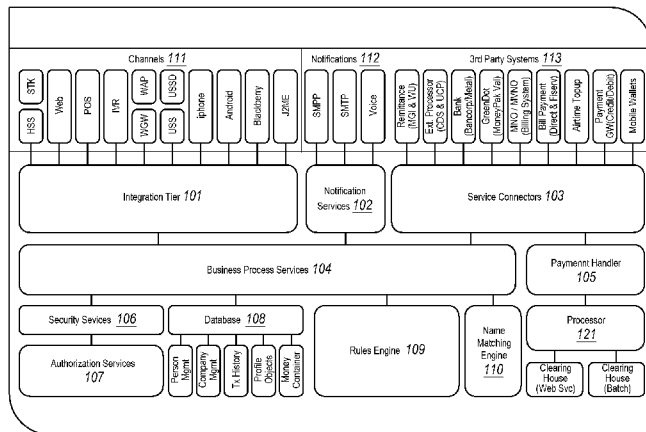


FIG. 1

(57) Abstract: In one scenario, an electronic payment system receives health related information from a user. The health related information includes an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services. The user may have a digital device and a mobile wallet account at the electronic payment system, and the mobile wallet account is accessible via a mobile wallet application. The electronic payment system sends interactive advertisements to the user's mobile wallet application for presentation to the user and receives inputs from the user that provide interaction with the presented interactive advertisements. The electronic payment system determines that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user, and indicates to the user that the benefit is available for subsequently purchased health related items.

WO 2013/052729 A3

INTERNATIONAL SEARCH REPORT

International application No. PCT/US 12/58849
--

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 30/00 (2012.01)
USPC - 705/2
 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 30/00 (2012.01)
 USPC: 705/2

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 USPC: 705/3; 705/2; 705/4;

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Patbase(ALL); PubWEST(PGPB,USPT,EPAB,JPAB): Google Scholar; wallet, mobile, digital, electronic, HIPAA, receive, send, transmit, ad, advertisement, coupon, discount, promotion,

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 2008/0097851 A1 (Bemmel et al.) 24 April 2008 (24.04.2008) entire document (especially para [0003], [0010], [0023], [0033]-[0034], [0067], [0073], [0089]-[0091])	1-2, 4-9, 11-14, 16-20 ----- 3, 10, 15
Y	US 2007/0198432 A1 (Pitroda et al.) 23 August 2007 (23.08.2007) (para [0305], [0420]-[0421])	3, 10, 15
A	US 2008/0208741 A1 (Arthur et al.) 28 August 2008 (28.08.2008) entire document	1-20
A	US 2008/0255947 A1 (Friedman) 16 October 2008 (16.10.2008) entire document	1-20
A	US 2004/0215491 A1 (Clark et al.) 28 October 2004 (28.10.2004) entire document	1-20
A	US 6,256,614 B1 (Wecker et al.) 03 July 2001 (03.07.2001) entire document	1-20

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:	"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
"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent but published on or after the international filing date	"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
"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)	"&" document member of the same patent family
"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	

Date of the actual completion of the international search 01 December 2012 (01.12.2012)	Date of mailing of the international search report 04 JAN 2013
--	--

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: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774
---	--