

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
29 January 2009 (29.01.2009)

PCT

(10) International Publication Number
WO 2009/014502 A3

(51) International Patent Classification:
G06Q 20/00 (2006.01)

(74) Agent: PIPAN, Marjan; Kotnikova 5, 1000 Ljubljana (SI).

(21) International Application Number:
PCT/SI2008/000043

(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, 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, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(22) International Filing Date: 21 July 2008 (21.07.2008)

(25) Filing Language: Slovenian

(26) Publication Language: English

(30) Priority Data:
P-200700188 23 July 2007 (23.07.2007) SI

(71) Applicant (for all designated States except US): Halcom d.d. [SI/SI]; Trzaska 118, 1000 Ljubljana (SI).

(72) Inventors; and

(75) Inventors/Applicants (for US only): KOMELJ, Andrej [SI/SI]; Na Gulc 13, Vnanje Gorice, 1351 Brezovica Pri Ljubljani (SI). CADEZ, Matjaz [SI/SI]; Kosovelje 34, 6221 Dutovlje (SI). KUHAR, Peter [SI/SI]; Oresje nad Sevnico, 8290 Sevnica (SI). SEGA, Marko [SI/SI]; Trubarjeva 45, 1000 Ljubljana (SI).

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

[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR SAFETY AND SIMPLE PAYING WITH MOBILE TERMINAL

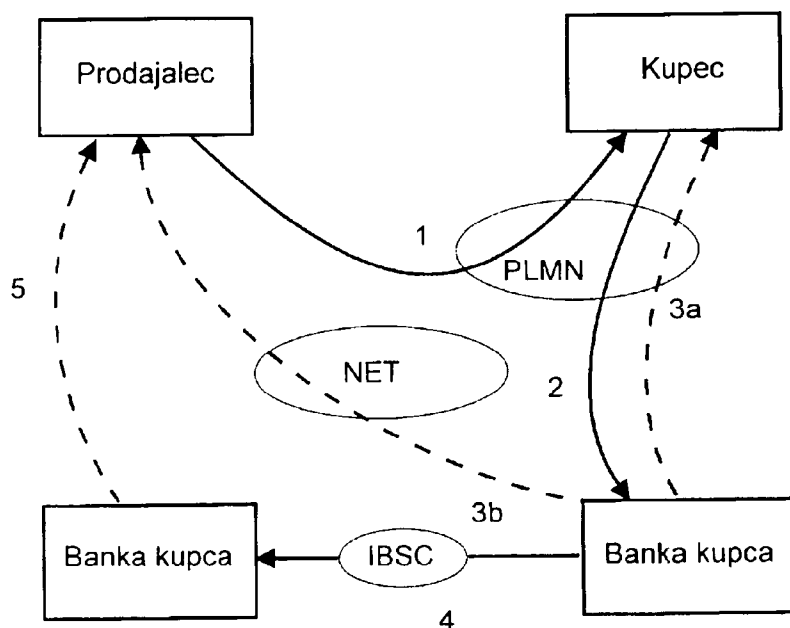


FIG. 1

(57) Abstract: The subject of the invention is a system for safe and simple payment with a mobile terminal that enables the user (of even completely ordinary) mobile phone or similar mobile terminal that can receive and send standardized messages (SMS, MMS, USSD and similar) to authorize and carry out a credit payment to the provider of goods or services. The subject of the invention enables simple payment with a mobile terminal, whose realisation enables the carry out of the process, where the salesman sends (step 1) to the buyer (payer) an extract of the original bill (m-bill), which includes at least the bill of approval and the total amount of payment, or also some other data, like the date of the currency and the purpose so that the buyer recognizes the payment easily, on his mobile phone. The buyer then digitally signs the pertaining payment warrant with his private key that is stored on

the smart SIM card and sends the signed payment warrant (m-payment) to the offer of the payment services where his account is open. This account is stated in the payment warrant (step 2). After the implementation of the payment the offer of the payment services (usually it's the bank) sends a certificate to the buyer (step 3a) and to the salesman (step 3b), it sends a certificate that the transaction has been carried out.



Published:

- *with international search report*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

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

30 April 2009

INTERNATIONAL SEARCH REPORT

International application No

PCT/SI2008/000043

A. CLASSIFICATION OF SUBJECT MATTER

INV. G06Q20/00

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)
G06Q

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 practical, search terms used)

EPO-Internal

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 97/45814 A (VAZVAN BEHRUZ [FI]) 4 December 1997 (1997-12-04) abstract page 2, line 10 - page 3, line 29 page 4, line 21 - page 10, line 4 -----	1-10
X	WO 2006/001723 A (KOZIOL ARTHUR [PL]; TILLACK BOHDAN [PL]) 5 January 2006 (2006-01-05) abstract page 1, paragraph 2 - page 3, paragraph 1; figure 1 -----	1-10
X	US 2003/089767 A1 (KIYOMATSU HISANORI [JP]) 15 May 2003 (2003-05-15) abstract page 3, column 1, paragraph 37 - page 6, column 2, paragraph 84 -----	1-10

☐ Further documents are listed in the continuation of Box C.

☒ 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
- *E* earlier document but published on or after the international filing date
- *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)
- *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

- *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
- *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
- *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.
- *&* document member of the same patent family

Date of the actual completion of the international search

10 March 2009

Date of mailing of the international search report

23/03/2009

Name and mailing address of the ISA/

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040,
Fax: (+31-70) 340-3016

Authorized officer

Lopes Margarido, C

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No

PCT/SI2008/000043

Patent document cited in search report		Publication date	Patent family member(s)	Publication date
WO 9745814	A	04-12-1997	EP 0960402 A1	01-12-1999
WO 2006001723	A	05-01-2006	NONE	
US 2003089767	A1	15-05-2003	CN 1397051 A	12-02-2003
			EP 1357524 A1	29-10-2003
			WO 0239396 A1	16-05-2002
			JP 2002140755 A	17-05-2002