A payment message is received from a buyer relating to a transaction with a merchant. The payment message is parsed to obtain merchant identifying information, and further parsed to obtain at least some payment information for the transaction. The payment information is submitted to a third party settlement processor on behalf of the merchant. The results of the transaction are reported to at least one of the merchant and the buyer.
Published: 1 May 2014

— with international search report (Art. 21(3))
INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2012.01)
USPC - 705/39

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 40/00 (2012.01)
USPC - 705/39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC - 705/1.1.35,39-44 (See Keywords Below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Patbase (ALL); Google Patents; Google Scholar
Search Terms: Payment, message, request, parse, extract, retrieve, merchant identifier, email address, payee, recipient, vendor, payor, buyer, purchaser, account, credit card, token, amount, report, confirmation, acknowledgement, forward, settlement, clearance, ....

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>
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<tr>
<td>X</td>
<td>US 2007/0203836 A1 (DDONIN), 30 August 2007 (30.08.2007), entire document, especially.</td>
<td>1-5, 7-12, 14-19 and 21</td>
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<tr>
<td></td>
<td>Abstract; para [0007], [0010H0012], [0055]-[0056], [0065], [0089H0090], [01 11]</td>
<td>6, 13 and 20</td>
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<td>Y</td>
<td>US 201 1/0246367 A1 (Li et al.), 06 October 201 1 (06.10.201 1), entire document, especially.</td>
<td>6, 13 and 20</td>
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<td>Abstract; para [0019]-[0020]</td>
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<td>US 7,958,052 B2 (POWELL), 07 June 2011 (07.06.201 1), entire document</td>
<td>1-21</td>
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* Special categories of cited documents:
  "A" document defining the general state of the art which is not considered to be of panicle relevance
  "E" earlier application or patent but published on or after the international filing date
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  "Z" document member of the same patent family

Date of the actual completion of the international search
02 December 2012 (02.12.2012)

Date of mailing of the international search report
04 JAN 2013

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Form PCT/ISA/210 (second sheet) (July 2009)