

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
15 January 2004 (15.01.2004)

PCT

(10) International Publication Number
WO 2004/006064 A3

- (51) International Patent Classification⁷: G06F 17/60
- (21) International Application Number: PCT/US2003/021279
- (22) International Filing Date: 8 July 2003 (08.07.2003)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:

10/192,488	9 July 2002 (09.07.2002)	US
60/396,577	16 July 2002 (16.07.2002)	US
10/318,480	13 December 2002 (13.12.2002)	US
10/318,432	13 December 2002 (13.12.2002)	US
10/340,352	10 January 2003 (10.01.2003)	US

BONALLE, David; 77 Rose Hill Avenue, New Rochelle, NY 10804 (US). ELWOOD, Jennifer, A.; 245 East 84th Street #3E, New York City, NY 10028 (US). HOOD, Matthew, C.; 1112 Lafayette Road, Wayne, PA 19087 (US). ISENBERG, Susan, E.; 201 West 74th #12H, New York City, NY 10023 (US). MAYERS, Alexandra; 49 Grove Street #5B, New York City, NY 10014 (US). PERRY, Trevor, J.; 2554 West 6300 South, West Jordan, UT 84084 (US). SAUNDERS, Peter, D.; 3710 East Palisade Drive, Salt Lake City, UT 84109 (US). SCHEDING, Kathryn, D.; 220 East 54th Street #6J, New York City, NY 10022 (US). SHAH, Sejal, Ajit; 30 West 63rd #21E, New York City, NY 10023 (US). VONWALD, Kristin, L.; 1236 Man of War Cove, South Jordan, Ut 84095 (US). WILLIAMSON, John, R.; 302 Pavonia Avenue, Jersey City, NJ 07302 (US).

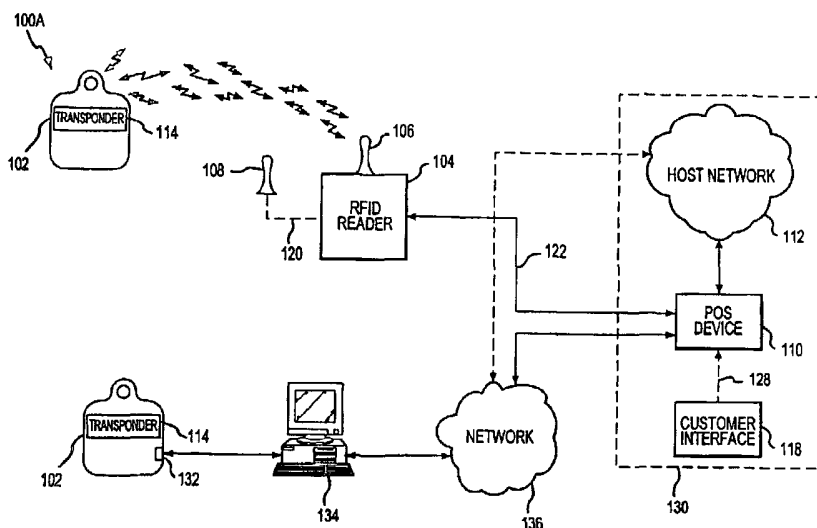
- (71) Applicant: AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. [US/US]; American Express Tower, World Financial Center, New York, NY 10285-4900 (US).
- (72) Inventors: BERARDI, Michael, J.; 7770 NW 50th Street #306, Ft. Lauderdale, FL 33351 (US). BLIMAN, Michal; 4 Dogwood Circle, Matawan, NJ 07747 (US).

(74) Agent: SOBELMAN, Howard, I.; Snell & Wilmer, L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-2202 (US).

(81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC,

[Continued on next page]

(54) Title: A TRANSPONDER-READER PAYMENT SYSTEM



(57) Abstract: (Figure 1A) includes a fob (102) including a transponder, and a RFID reader (104) for interrogating the transponder. The system may further include a payment device (110) separate and distinct from the fob. In exemplary operation, the fob identifying information, or the payment device information, may be presented to the RFID reader for completion of a transaction request. A process server may receive the transaction request and satisfy the transaction request in accordance with a predetermined payment criteria. The process server may additionally augment a rewards account based on fob or payment device usage, thereby incenting fob usage in one instance and payment device usage in the other.

WO 2004/006064 A3



LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, 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.

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

Published:

— with international search report

(84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO,

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

9 June 2005

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/US03/21279

A. CLASSIFICATION OF SUBJECT MATTER		
IPC(7) : G06F 17/60 US CL : 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) U.S. : 705/39		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched NONE		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) WEST, DIALOG		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,073,840 A (MARION) 13 June 2000 (13.06.2000), Entire document.	1-47
Y	US 6,237,848 B1 (EVERETT) 29 May 2001 (29.05.2001), Entire document.	1-47
<input 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 7 March 2004 (7.03.2004)		Date of mailing of the international search report 22 APR 2004
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 Vincent Millin <i>Victor Saten</i> Telephone No. 703-306-5486 <i>fox</i>