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[Continued on next page]

(54) **Title:** PASSING PAYMENT TOKENS THROUGH AN HOP/SOP

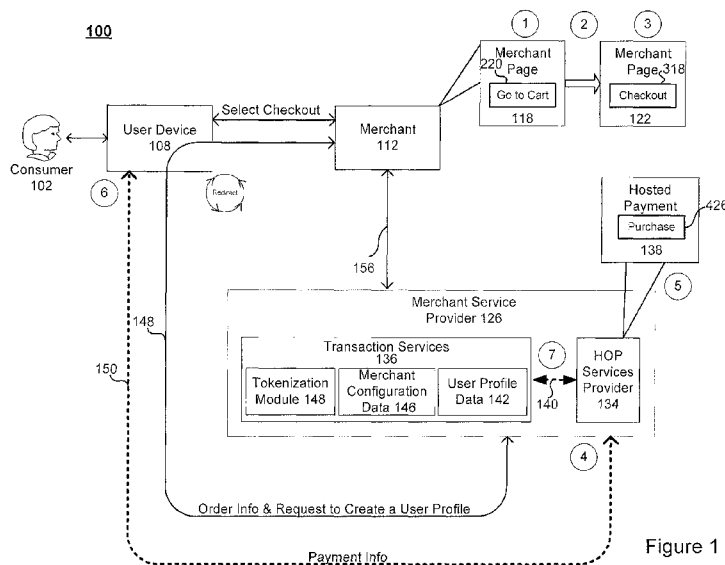


Figure 1

(57) **Abstract:** Embodiments of the invention are directed to methods, a computer-readable medium, servers and systems for enabling merchants to pass payment tokens, instead of actual payment information, to third party HOPs and SOPs. This, for example, enables a merchant to charge a consumer, such as on a recurring basis or for a one-off purchase, without having the consumer enter payment information each time and without the merchant actually having to handle payment information. As such, merchants can avoid costs and responsibilities associated with handling and storing consumer payment data, while at the same time it also gives merchants the benefit of engaging in purchase transactions with consumers without requiring that the consumers reenter payment data each time they want to make a purchase.

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A. CLASSIFICATION OF SUBJECT MATTER*G06Q 20/40(2012.01)i, G06Q 20/12(2012.01)i*

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 20/40; G06K 5/00; G06F 17/60; G06Q 30/00; G06Q 40/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

eKOMPASS(KIPO internal) & Keywords:payment token, account, HOP

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2004-0098313 A1 (ASHISH AGRAWAL et al.) 20 May 2004 See abstract, paragraphs [0034], [0097]-[0101], [0140]-[0142], [0199], [0201]-[0203], [0205], [0210]-[0211], claim 2 and figures 2-3, 24	1-20
A	US 2009-0240594 A1 (KERNER ROBERT et al.) 24 September 2009 See abstract, paragraphs [0006]-[0009], [0037]-[0038], [0050]-[0053] and claims 1-2	1-20
A	US 2006-0080170 A1 (STAN ROACH et al.) 13 April 2006 See abstract, paragraphs [0024], [0034], [0039], [0043] and claim 1	1-20
A	US 2009-0072020 A1 (HULL ROBERT EARNEST) 19 March 2009 See abstract, paragraphs [0029], [0031], [0038]-[0040] and claim 1	1-20
A	US 2011-0119155 A1 (HAMMAD AYMAN et al.) 19 May 2011 See abstract, paragraphs [0033], [0053], [0060] and [0062].	1-20

 Further documents are listed in the continuation of Box C. See patent family annex.

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