

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
21 June 2007 (21.06.2007)

PCT

(10) International Publication Number
WO 2007/070712 A3

(51) International Patent Classification:
G06Q 40/00 (2006.01)

(74) Agents: **BUSH, Jennifer, R.** et al.; Fenwick & West LLP,
Silicon Valley Center, 801 California Street, Mountain
View, CA 94041 (US).

(21) International Application Number:
PCT/US2006/048116

(81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, 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, LV, LY, MA, MD, 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, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(22) International Filing Date:
14 December 2006 (14.12.2006)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/750,644 14 December 2005 (14.12.2005) US
11/388,812 23 March 2006 (23.03.2006) US

(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, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

(71) Applicant (*for all designated States except US*):
WORLDTRON GROUP, INC. [US/US]; 4148 North
Arcadia Drive, Phoenix, AZ 85018 (US).

(72) Inventor; and

(75) Inventor/Applicant (*for US only*): **SLOAN, David**
[US/US]; 4015 E. Whitney Lane, Phoenix, AZ 85032
(US).

Published:
— with international search report

[Continued on next page]

(54) Title: HYBRID CARD

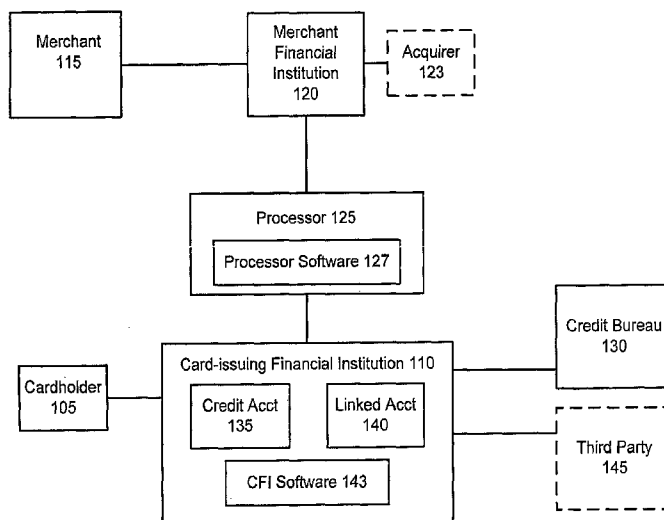


FIG. 1

(57) Abstract: A card-issuing financial institution provides a hybrid card for extending and building credit. The issued hybrid card has credit and debit functionality, and an account linked to the hybrid card to hold cardholder funds. The account provides security and a credit limit for extensions of credit and direct access to funds for cash withdrawals and debit transactions. Due balances are paid by electronically debiting the linked account for credit extended. Positive credit information is reported to credit bureaus.



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

2 April 2009

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/48116

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2008.01)

USPC - 705/35, 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 (2008.01)

USPC: 705/35, 39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/35, 38, 39, 44, 75; 713/150, 168, 179

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

USPTO WEST (PGPB, USPT, EPAB, JPAB); GOOGLE Scholar

Search Terms Used: debit, credit, card, direct, deposit, atm, dual, combined, hybrid, functionality etc.

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 2005/0240527 A1 (GOLDMAN) 27 October 2005 (27.10.2005), entire document, especially para [0015], [0022], [0036]-[0039]	1-3, 6-7, 18-19, 22 4-5, 8-17, 20-21, 23-26
Y	US 2005/0177496 A1 (BLAGG et al.) 11 August 2005 (11.08.2005), entire document, especially para [0044], [0080], [0088]-[0089] and abstract	4, 9-11, 20
Y	US 2002/0116324 A1 (MACIAS) 22 August 2002 (22.08.2002), entire document, especially para [0002], [0007], [0013]	5, 8, 12-13, 17, 21, 26
Y	US 6,360,209 B1 (LOEB et al.) 19 May 2002 (19.05.2002), col 3, ln 31-43 and col 7, ln 4-56	14-17, 23-26
A	US 2005/0228749 A1 (LOZANO) 13 October 2005 (13.10.2005)	1-26
A	US 6,098,053 A (SLATER) 01 August 2000 (01.08.2000)	1-26

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

* 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 application or patent 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

07 February 2008 (07.02.2008)

Date of mailing of the international search report

28 MAR 2008

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

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/48116

Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. ☐ Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

Group I, claims 1-13 and 18-22, drawn to a method/computer program product of facilitating hybrid card program for extending and building credit.

Group II, claims 14-17 and 23-26, drawn to a method/computer program product for processing a hybrid card transaction at merchant location using authorization code send by a financial institution.

The inventions listed as Groups I - II do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons: The special technical feature of the Group I invention is facilitating hybrid card program for extending and building credit. The special technical feature of the Group II invention is processing a hybrid card transaction at merchant location using authorization code send by a financial institution. None of these special technical features are common to the other groups, nor do they correspond to a special technical feature in the other groups. Therefore, unity of invention is lacking.

1. ☒ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. ☐ As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:

4. ☐ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- ☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- ☒ No protest accompanied the payment of additional search fees.