

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
1 November 2007 (01.11.2007)

PCT

(10) International Publication Number
WO 2007/123860 A3

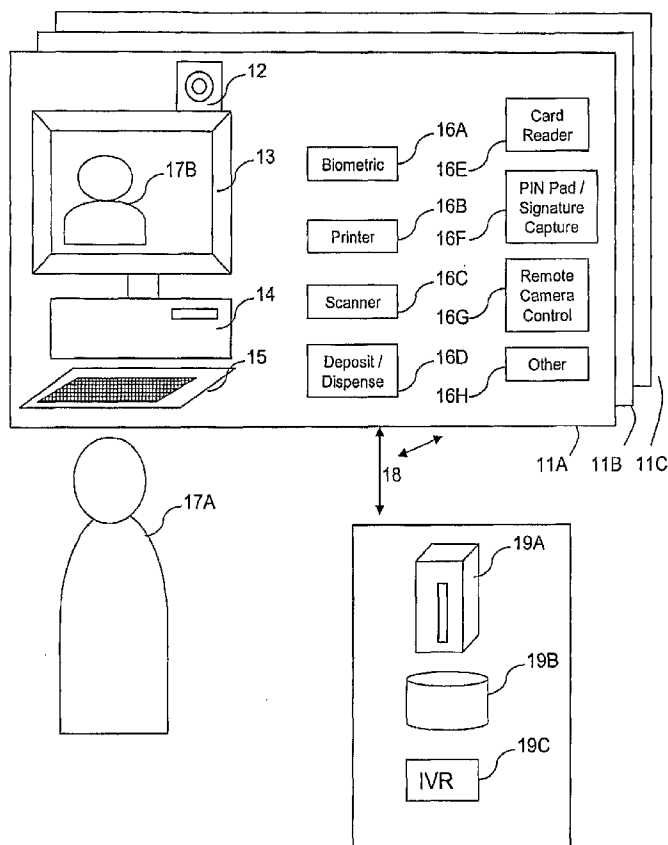
- (51) International Patent Classification:
G06F 15/16 (2006.01)
- (21) International Application Number:
PCT/US2007/009203
- (22) International Filing Date: 16 April 2007 (16.04.2007)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/792,348 17 April 2006 (17.04.2006) US
- (71) Applicant (for all designated States except US):
CITIBANK, N.A. [US/US]; 909 Third Avenue, New York, New York 10022 (US).
- (72) Inventor: **ELDER, Richard**; 510 East 23rd Street, New York, New York 10010 (US).
- (74) Agent: **MARCOU, George, T.**; Kilpatrick Stockton LLP, 607 14th Street, N.W., Suite 900, Washington, District Of Columbia 20005 (US).

- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, 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, 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.
- (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, MT, 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).

Published:
— with international search report

[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR VIDEO COMMUNICATION



(57) Abstract: A customer sales and service tool and methodology for authenticating a customer and identifying and connecting a specific subject matter expert to the customer via live, two-way video communication to address the customer's needs regarding a specific financial product.

WO 2007/123860 A3



— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

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.

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

21 December 2007

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/09203

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06F 15/16 (2007.01)

USPC - 709/204

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)
USPC - 709/204Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC - 709/204,217,219,213 | 705/35,51,67,76 | 707/6,9,10 | 713/186Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PubWEST(USPT,PGPB,EPAB,JPAB); Google Scholar; Voice, Video, Two-way, Communication, Call Center, Authenticate, User, Customer, Client, Picture, Image, Video, Specialist, Agent, Representative, Biometric, Real-time, Live, Chat, Videoconference, Online, Internet

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|-----------|---|-----------------------|
| Y | US 2005/0097000 A1 (FREISHTAT et al.) 05 May 2005 (05.05.2005), entire document, especially para [0018],[0033],[0042]-[0050],[0053],[0060],[0075],[0079]-[0081] | 1-20 |
| Y | US 2005/0002514 A1 (SHAFIEE et al.) 06 January 2005 (06.01.2005), entire document, especially para [0010],[0042]-[0044],[0138]-[0139] | 1-20 |
| Y | US 2003/0078840 A1 (STRUNK et al.) 24 April 2003 (24.04.2003), para [0104], [0112] | 2-4 and 19-20 |
| A | US 2005/0141694 A1 (WENGROVITZ) 30 June 2005 (30.06.2005) | 1-20 |
| A | US 2002/0091607 A1 (SLOAN et al.) 11 July 2002 (11.07.2002) | 1-20 |

 Further documents are listed in the continuation of Box C.

| | |
|---|--|
| * Special categories of cited documents: | "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 |
| "A" document defining the general state of the art which is not considered to be of particular relevance | "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 |
| "E" earlier application or patent but published on or after the international filing date | "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 |
| "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) | "&" document member of the same patent family |
| "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 | |

Date of the actual completion of the international search

21 September 2007 (21.09.2007)

Date of mailing of the international search report

24 OCT 2007

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