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- as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))
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(54) Title: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC PAYMENTS USING PIN BASED SMS OR E-COMMERCE MEANS

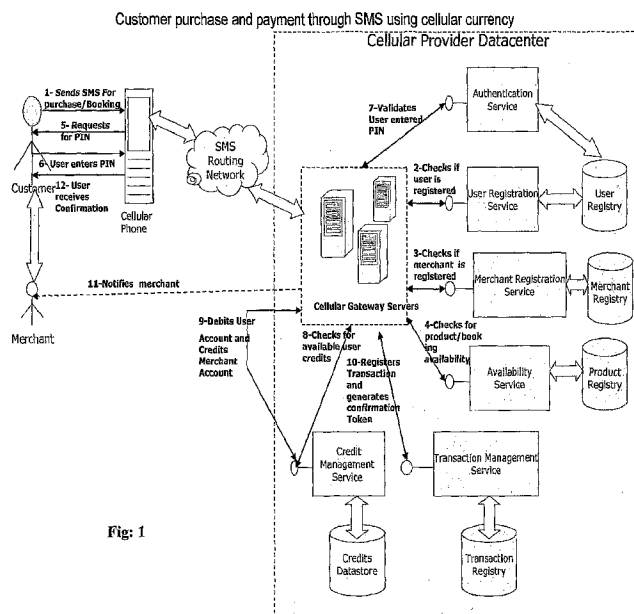


Fig: 1

(57) Abstract: The invention provides a method of Multi-currency PIN Based SMS based payments or e-commerce payments through mobile or top-up currency and Support for multi-currency and integration with both m-commerce and e-commerce makes the solution very elegant and unique.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/IN 08/00752

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2009.01)

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)
705/39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
705, 1, 35, 41, 42; 902/1, 4; 455/403, 414.1

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

PubWest (PGPB, USPT, EPAB,JPAB); DialogWeb, Google, Google Scholar

Payment, electronic, foreign, currency, secure, transaction, mobile, device, sms, pin

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
x	US 7,139,694 B2 (Horn et al.), 21 November 2006 (21.11.2006), entire document, especially Fig 1 and col 1, ln 25 - col 6, ln 25	1
A	US 2003/0182228 A1 (Wolf) 25 September 2003 (25.09.2003), entire document	1
A	US 2003/0126078 A1 (Vihinen) 3 July 2003 (03.07.2003), entire document	1
A	US 2002/0123965 A1 (Phillips) 5 September 2002 (05.09.2002), entire document	1

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