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- with international search report (Art. 21(3))
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))
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21 July 2011

(54) Title: SECURE COMMUNICATION OF PAYMENT INFORMATION TO MERCHANTS USING A VERIFICATION TOKEN

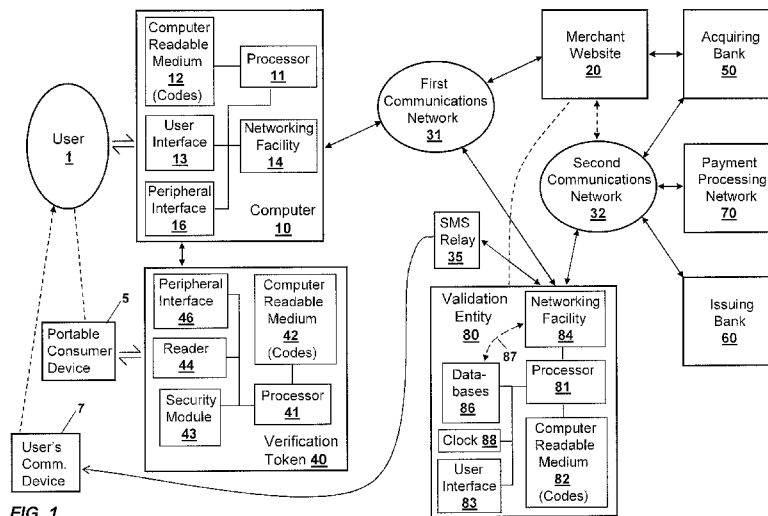


FIG. 1

(57) Abstract: Disclosed are apparatuses, systems, and methods pertaining to the secure communication of payment information from portable consumer devices, such as credit cards, to online merchants using verification tokens.

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**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 20/00(2006.01)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 20/00; G06K 5/00; G06Q 99/00; G06F 17/60; H04W 12/06; H04M 1/66

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) &amp; Keywords: verification token, payment, USB, dynamic CVV and transaction.

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6983882 B2 (CASSONE, JEAN) 10 January 2006 See the abstract, figures 2-5, 11-14, column 2, line 27 - column 2, line 39, column 11, line 54 - column 15, line 15 and claims 1-70.	1-70,79-80
A	US 2007-0136211 A1 (KERRY BROWN et al.) 14 June 2007 See the abstract, figures 2-5, paragraphs [0067]-[0142] and claims 1-2.	1-70,79-80
A	US 2007-0178883 A1 (NANDAGOPAL, THYAGARAJAN) 02 August 2007 See the abstract, figure 2, paragraphs [0026]-[0033] and claims 1-8.	1-70,79-80
A	US 2005-0043997 A1 (JAGDEEP, SINGH SAHOTA et al.) 24 February 2005 See the abstract, figures 1-3, paragraphs [0029]-[0035] and claim 1.	1-70,79-80
X	KR 10-2005-0019674 A (LG ELECTRONICS INC.) 03 March 2005 See the abstract, page 3, figure 4 and claim 1.	71-78,81
A	KR 10-2008-0051198 A (BAEK, SEUNG HAN) 11 June 2008 See the abstract, page 11, figure 8 and claims 1-12.	71-78,81

 Further documents are listed in the continuation of Box C. 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

"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 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

"&amp;" document member of the same patent family


Date of the actual completion of the international search

27 MAY 2011 (27.05.2011)

Date of mailing of the international search report

**30 MAY 2011 (30.05.2011)**

Name and mailing address of the ISA/KR


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 Government Complex-Daejeon, 189 Cheongsa-ro,  
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**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 1-70, 79-80, drawn to a verification token.

Group II, claims 71-78, 81, drawn to a computer program and a method of receiving payment information.

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 an additional fee, this Authority did not invite payment of any additional fee.
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.

**INTERNATIONAL SEARCH REPORT**

Information on patent family members

International application No.

**PCT/US2010/048455**

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