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AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY,  
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DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,  
HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR,  
KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG,  
MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM,  
PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC,  
SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN,  
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DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU,  
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(54) Title: METHODS AND DEVICES TO DISPLAY BALANCE STATUS AND MAKE PAYMENT VIA MOBILE DEVICES

(57) Abstract: Disclosed is a system for displaying balance status and mak-  
ing payment via a communication device which includes a microcontroller  
having a processor, a system memory and a plurality of modules. The system  
of the present invention is configured to automatically display a latest up-  
dated value of a plurality of predefined credentials in form of a bubble on a  
display screen of the communication device. In addition, the system of the  
present invention provides alert messages on the communication device at  
right time, right place and in simple and actionable manner.

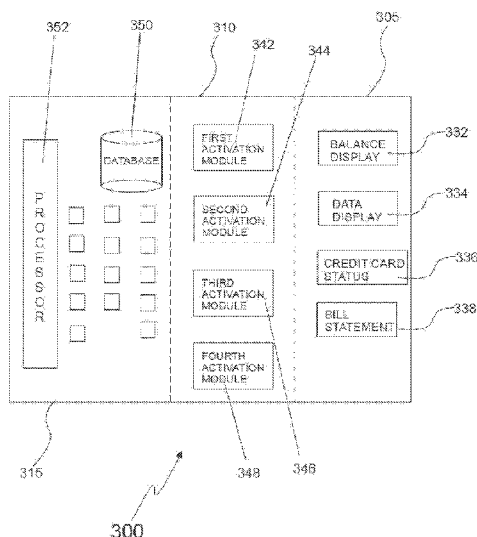
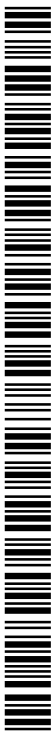


FIG. 3A



## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/IN2016/050240

A. CLASSIFICATION OF SUBJECT MATTER  
G06Q20/30, H04M15/00, G06Q20/14, H04M17/00 Version=2017.01

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, H04M

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

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

Patseer, IPO Internal Database

Keywords: display balance, status, payment, alert, bill\*

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2004023636 A1 (COMVERSE NETWORK SYSTEMS LTD) 5 February 2004 (05-02-2004) Abstract; Paragraphs [0016]-[0025], [0031]-[0037], [0045]-[0054]; Claims 1, 30, 40	1-27
Y	US 2012260194 A1 (KENNEDY, James Lehr et al.) 11 October 2012 (11-10-2012) Abstract; Paragraphs [0020], [0031], [0045]-[0046]; Claims 1, 7, 8	1-27

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

* Special categories of cited documents:	"I" 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
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"P" document published prior to the international filing date but later than the priority date claimed	

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Name and mailing address of the ISA/ Indian Patent Office Plot No.32, Sector 14, Dwarka, New Delhi-110075 Facsimile No.	Authorized officer Vishal Shukla Telephone No. +91-1125300200
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**INTERNATIONAL SEARCH REPORT**  
Information on patent family members

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Citation	Pub.Date	Family	Pub.Date
US 2004023636 A1	05-02-2004	AU 2003260812 A1	23-02-2004
		WO 2004014048 A3	11-11-2004