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[Continued on next page]

(54) Title: ONLINE PAYMENT METHOD AND DEVICE

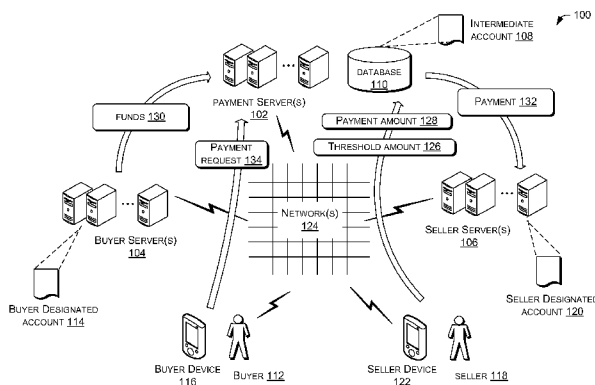


FIG. 1

(57) Abstract: In a commerce transaction between a buyer and seller that involves transfer of an item, payment is made through an independent online payment system. A seller sends a threshold amount and a payment amount to a payment server for the transaction involving the item. The payment server creates an intermediate account based on the threshold amount and the payment amount. To proceed with the transaction, a buyer transfers a fund amount to the payment server. The payment server determines whether the fund amount is not less than the threshold amount, and if so, the payment server designates the fund amount as an account balance associated with the buyer in the intermediate account. The payment server then transfers funds corresponding to the payment amount from the intermediate account to an account designated by the seller after receiving a payment request indicating the buyer's receipt of the item.





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A. CLASSIFICATION OF SUBJECT MATTER
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USPC - 705/78
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: 705/78

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/78; 705/64; 705/39 (keyword limited; terms below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PatBase; Google Scholar; Google Patents
Keywords: Buyer; seller; intermediate; funds ship; account; balance; transaction; mobile; SMS; cancel

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2002/0161707 A1 (COLE et al.) 31 October 2002 (31.10.2002), entire document, especially;	1-5, 7-19
---	para [0059]-[0061], [0063], [0065]-[0067], [0075], [0079], [0083], [0084], [0126]-[0128], [0130]-	-----
Y	[0134], [0144], [0148], [0154], [0156], [0159], [0168], [0178], [0181], [0182], [0187], [0196], [0198]	6, 20
Y	US 2007/0293202 A1 (MOSHIR et al.) 20 December 2007 (20.12.2007), entire document, especially; para [0036], [0037], [0042]	6, 20
A	US 2006/0004670 A1 (MCKENNEY et al.) 05 January 2006 (05.01.2006), entire document	1 - 20
A	US 6,151,588 A (TOZZOLI et al.) 21 November 2000 (21.11.2000), entire document	1 - 20
A	SORKIN et al. "PAYMENT METHODS FOR CONSUMER-TO-CONSUMER ONLINE TRANSACTIONS" Payment Methods for Consumer-to-Consumer Online Transactions, 35 AKRON L. REV. 1, December 2001, Retrieved online on 13 February 2013 at: <http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1057521>	1 - 20

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