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|--|-----------------------------|-----------------------------|----|------------|----------------------------|----|---|
| <p>(51) International Patent Classification:
 <i>G06Q 20/00</i> (2012.01)</p> <p>(21) International Application Number:
 PCT/US2011/047678</p> <p>(22) International Filing Date:
 12 August 2011 (12.08.2011)</p> <p>(25) Filing Language:
 English</p> <p>(26) Publication Language:
 English</p> <p>(30) Priority Data:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 33%;">61/372,955</td> <td style="width: 33%;">12 August 2010 (12.08.2010)</td> <td style="width: 33%;">US</td> </tr> <tr> <td>61/468,847</td> <td>29 March 2011 (29.03.2011)</td> <td>US</td> </tr> </table> <p>(71) Applicant (<i>for all designated States except US</i>): MAS-TERCARD INTERNATIONAL, INC. [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).</p> | 61/372,955 | 12 August 2010 (12.08.2010) | US | 61/468,847 | 29 March 2011 (29.03.2011) | US | <p>(72) Inventors; and</p> <p>(75) Inventors/Applicants (<i>for US only</i>): WONG, Shoon, Ping [US/US]; 45 Jewel Court, St. Charles, MO 63304 (US). MOY, Kenneth, Chung Lem [US/US]; 5 Janson Court, Westport, CT 06880 (US). MARTIG, Celine [FR/SG]; 28 Scotts Road #09-05, Singapore 228223 (SG). FOUREZ, Pablo [BE/BE]; Avenue Florida 44, B-1410 Waterloo (BE). MUSHING, Alan [GB/GB]; 20 Pheasant Drive, Wincham CW96PX (GB). LUNDEQUIST, Fredrik [SE/BE]; Rue Stanley 59, B-1180 Brussels (BE). AMEISS, Michael [US/US]; 1600 Foggy Meadow Drive, O'Fallon, MO 63366 (US). SHAON, Michael [US/US]; 3061 E. Stone Mountain Drive, Fayetteville, AR 72701 (US).</p> <p>(74) Agent: SCHROEDER, R., Glenn; Hoffmann & Baron, LLP, 6900 Jericho Turnpike, Syosset, NY 11791 (US).</p> |
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[Continued on next page]

- (54) Title:** MULTI-COMMERCE CHANNEL WALLET FOR AUTHENTICATED TRANSACTIONS

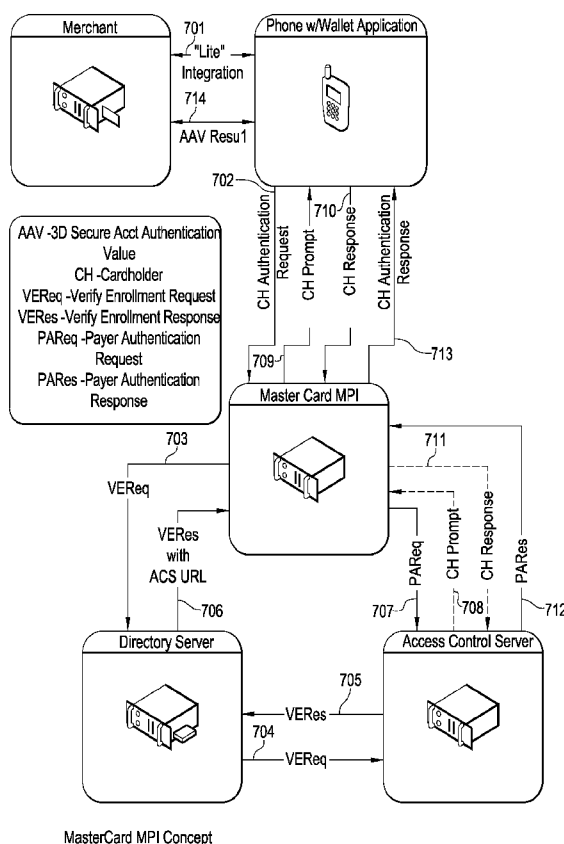


FIG. 8

- (57) Abstract:** A phone-based electronic wallet providing authenticated transactions across multiple channels of commerce. The electronic wallet may be used for point-of-sale payments, remote mobile payments and/or web-based payments, and may use authentication tools such as offline PINs, SecureCode PINs and/or online PINs.



(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, 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, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

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ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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

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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; G06Q 99/00; G06F 17/60; G06Q 30/00; H04M 11/00; G06Q 40/00

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) & Keywords: electronic, transaction, merchant plug-in, MPI, access control server, ACS, HTML, wallet, application

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y A	KR 10-2005-0045157 A (SOFTFORUM CO., LTD.) 17 May 2005 See abstract, page 5 and figure 3.	1,2 3-12, 15-17
Y A	US 2003-0200184 A1 (BENEDICTO, H. DOMINGUEZ et al.) 23 October 2003 See abstract, paragraphs 170-172 and figure 5.	1,2 3-12, 15-17
X	KR 10-2009-0012897 A (FIRSTPOCKET CO., LTD.) 04 February 2009 See abstract, pages 7-8 and claims 9-11.	13, 14
X	WO 2008-005018 A2 (FIRETHORN HOLDINGS, LLC et al.) 10 January 2008 See abstract, figures 1-3 and claim 1.	13, 14
A	KR 10-2010-0084068 A (JUNG, TAE WOO) 23 July 2010 See abstract and pages 3-4.	1-12, 15-17
A	US 2007-0143227 A1 (ARTHUR KRANZLEY et al.) 21 June 2007 See abstract, figures 1-4 and claims 1-22.	1-12, 15-17



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

"&" document member of the same patent family

Date of the actual completion of the international search

28 FEBRUARY 2012 (28.02.2012)

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Park Jang Hwan

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INTERNATIONAL SEARCH REPORTInternational application No.
PCT/US2011/047678**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:

- I. Claims 1-12 and 15-17 directed to a method(or a system) for authentication process
- II. Claims 13 and 14 directed to a method for using a wallet application on a mobile phone

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.

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