Title: THIRD-PARTY PAYMENTS FOR ELECTRONIC COMMERCE

Abstract: Providing for third-party payments for mobile electronic commerce is described herein. By way of example, an electronic transaction initiated at a first subscriber account can be funded at least in part from a second subscriber account. Particularly, the first subscriber account associated with a mobile terminal can select an item for purchase with a content browsing application on the first mobile terminal. A request for payment can be sent from the first mobile terminal to a second mobile terminal, associated with the second subscriber account. Funds transferred from the second mobile terminal to a banking account associated with the first mobile terminal can then be utilized to purchase the item and complete the electronic transaction. In an aspect, information pertaining to respective accounts can be masked from respective subscribers to provide financial privacy in conjunction with third party financing of electronic commerce.

FIG. 1
A. CLASSIFICATION OF SUBJECT MATTER

G06Q 20/12 (2012. 01)
G06Q 30/06 (2012. 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 20/00, 20/08, 20/12, 30/00, 30/06, 40/00

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)

PatSearch (RUPTO internal), Esp@cenet, PAJ, USPTO

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category*</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>US 20 10/0223 184 A1 (VISA INTERNATIONAL SERVICE ASSOCIATION) 02.09.20 10, [0007], [0048]-[0050], [0054], [0058]-[0059], [0067], [0070], [0148], fig. 2</td>
<td>1-3, 11-14, 23, 33, 34</td>
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<td>Y</td>
<td>US 20 10/04733 A1 (SOCIALWISE, INC.) 06.05.20 10, [0032], [0058]-[0060], [0066]</td>
<td>4-10, 15-22, 24-32</td>
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<td>Y</td>
<td>US 20 10/0287097 A1 (BANK O AMERICA CORPORATION) 11.11.20 10, [0023], [0035]</td>
<td>18-22, 29-32</td>
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<td>A</td>
<td>US 2004/0 143527 A1 (AMERICAN EXPRESS TRAVEL RELATED SERVICES, INC.) 22.07.2004</td>
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<tr>
<td>A</td>
<td>RU 24028 14 C2 (MICROSOFT CORPORATION) 27.10.20 10</td>
<td>1-34</td>
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* 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 document 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 another 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

Date of the actual completion of the international search

01 April 2013 (01.04.20 13)

Date of mailing of the international search report

25 April 2013 (25.04.20 13)

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