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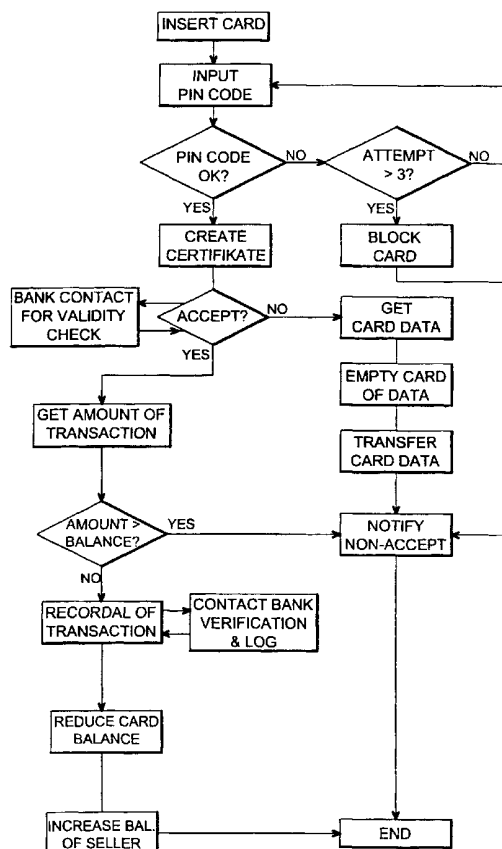
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[Continued on next page]

(54) Title: PAYMENT SYSTEM



(57) Abstract: The invention relates to a payment system utilizing so called "smart cards", which include a microprocessor attached to the card with associated memory circuits for storage of transactions, and which via a terminal can be supplied an available and for the card holder useable amount. According to the invention, a unique card number for said card, together with a PIN code chosen by the user and registered for the card, are transformed by means of the card microprocessor into a unique and preferably encoded user certificate for each individual card, which is used for verification of the authority of the user. Said card includes preferably stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transaction to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction of available amount. When the card is used in connection with terminals not communicating on-line with account holding bank or similar, transaction data are stored in the memory circuits of the card as well as in the payment terminal, with available amount being correspondingly reduced, and on insertion into a reading terminal directly connected to account holding bank or similar, transfer of in the card stored transactions data takes place for registration/checkup of booked transactions with said bank or similar.



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IT, LU, MC, NL, PT, SE, TR). OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/SE 01/00562

A. CLASSIFICATION OF SUBJECT MATTER

IPC7: G07F 7/08, G07F 7/10

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)

IPC7: G07F, G06F

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

SE,DK,FI,NO classes as above

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

EPO-INTERNAL, WPI, PAJ

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5793027 A (BAIK), 11 August 1998 (11.08.98), column 3, line 18 - column 6, line 47 --	1,2
X	US 6012637 A (HIROKAWA ET AL), 11 January 2000 (11.01.00), column 1 - column 2, line 17; column 9, line 14 - column 10, line 16 --	1
X	US 4701601 A (FRANCINI ET AL), 20 October 1987 (20.10.87), column 6, line 57 - line 66 -- -----	1

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 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

"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

24 Sept 2001

Date of mailing of the international search report

26 -09- 2001

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/SE01/00562

Box I Observations where certain claims were found unsearchable (Continuation of item 1 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 II Observations where unity of invention is lacking (Continuation of item 2 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

The invention according to claim 1 and 2 has been found not fulfilling the requirements of novelty. The independent claims 3 - 12 will therefore include inventions which "á posteriori" do not have a common technical feature over the prior art and do therefore lack unity. The inventions are as follows:

.../...

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.
- No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

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The invention according to claim 1 relates to a payment system with "smart card" where a max amount and transaction limit can be used without given a PIN-code.

The invention according to claim 2 relates to a payment system with "smart card" where with misuse the information on card is erased.

The invention according to claim 3 relates to a payment system with transferring between two cards.

The invention according to claim 4 relates to a payment system with payment between the card and a bank account.

The invention according to claim 5 - 6 relates to a payment system with payment through Internet with a card reader connected to the computer.

The invention according to claim 7 relates to a block up of the card.

The invention according to claim 8 relates to storing date in a transfer card with memory capacity.

The invention according to claim 9 relates to changing PIN-code.

The invention according to claim 10 relates to programming the card for a geographic area.

The invention according to claim 11 relates to control of the card if it have not been used for a period of time.

The invention according to claim 12 relate to indication if the card of a user belonging to another system.

There is no technical relationship between the features of these inventions. See PCT Rule 13.2

The invention is set out in a great number of dependent claims of different scope. This makes it difficult if not impossible to determine the matter for which protection is sought. The claims as a whole cannot be considered to be clear and concise and do not fulfil the requirements of clarity and conciseness according to PCT Rule 6.1.

INTERNATIONAL SEARCH REPORT

Information on patent family members

03/09/01

International application No.

PCT/SE 01/00562

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 5793027 A	11/08/98	CN 1132884 A JP 8241387 A KR 146624 B	09/10/96 17/09/96 15/09/98
US 6012637 A	11/01/00	EP 0829829 A JP 10063722 A	18/03/98 06/03/98
US 4701601 A	20/10/87	AT 83086 T AU 573518 B AU 5654786 A CA 1252890 A DE 3687186 A,T EP 0203683 A,B SE 0203683 T3 JP 1976030 C JP 6098866 B JP 62238794 A	15/12/92 09/06/88 30/10/86 18/04/89 14/01/93 03/12/86 27/09/95 07/12/94 19/10/87