

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
22 April 2010 (22.04.2010)

(10) International Publication Number
WO 2010/045108 A3

(51) International Patent Classification:
G06Q 20/00 (2006.01)

(21) International Application Number:
PCT/US2009/060116

(22) International Filing Date:
9 October 2009 (09.10.2009)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/105,001 13 October 2008 (13.10.2008) US
12/425,295 16 April 2009 (16.04.2009) US

(71) Applicant (for all designated States except US): VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; P.O. Box 8999, M3-2B, San Francisco, California 94128-8999 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): CARLSON, Mark [US/US]; 153 Miramontes Avenue, Half Moon Bay, California 94019 (US). KESHAN, Surendra [US/US]; 7533 Kingsbury Court, Cupertino, California 95014 (US).

(74) Agents: PAGAR, Preetam, B. et al.; Townsend and Townsend and Crew LLP Two Embarcadero Center, 8th Floor, San Francisco, California 94111-3834 (US).

(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, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (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, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: P2P TRANSFER USING PREPAID CARD

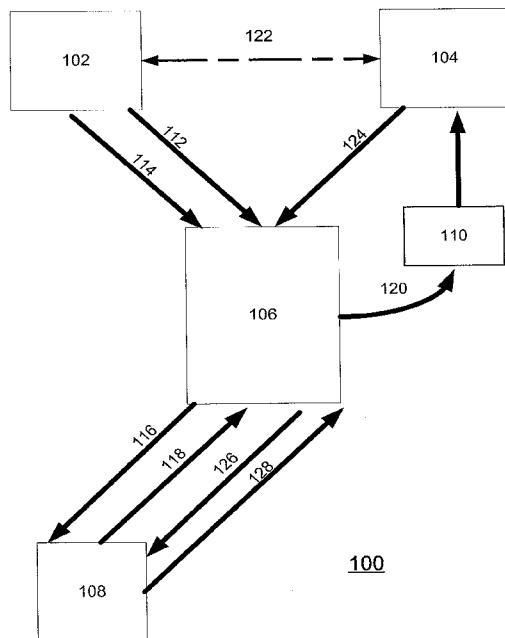


Fig. 1

(57) Abstract: A method and system for making a payment is disclosed. In the method, a Payor can specify an account from which to withdraw funds for the payment and specify an activation code necessary to activate the payment. The payment can be sent to a Payee in the form of a pre-paid transaction account. The account will not be activated unless the Payee provides the activation code. Funds can be withdrawn from the account specified by the Payor either in full at the time the payment is made or are withdrawn as the Payee uses the transaction account to access the funds.

WO 2010/045108 A3



Published:

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

22 July 2010

- *with international search report (Art. 21(3))*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2009/060116**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; G06F 15/00; G06F 17/40; G06F 17/60; G06Q 40/00; G06Q 50/00; H04L 9/00

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

(Chinese Patents and application for patent)

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

eKOMPASS(KIPO internal) & Keywords: transfer* fund, e-mail, account identif*, activation, pre-paid and similar terms

C. DOCUMENTS CONSIDERED TO BE RELEVANT

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Y	KR 10-2000-0037389 A (KIM, IN YOUNG) 05 July 2000 See abstract, claims 7-10 and figures 1-3.	1-19
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A	US 2008-0172331 A1 (GRAVES PHILLIP C. et al.) 17 July 2008 See abstract, paragraphs 0017-0022 and claims 1-15.	1-19
A	US 7003493 B2 (Weichert et al.) 21 February 2006 See abstract, column 3 line 15 - column 4 line 2 and claims 1-6.	1-19

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

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Date of the actual completion of the international search

24 MAY 2010 (24.05.2010)

Date of mailing of the international search report

24 MAY 2010 (24.05.2010)

Name and mailing address of the ISA/KR

Korean Intellectual Property Office
Government Complex-Daejeon, 139 Seonsa-ro, Seo-gu, Daejeon 302-701, Republic of Korea

Facsimile No. 82-42-472-7140

Authorized officer

SON, Young Tae

Telephone No. 82-42-481-5748



INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2009/060116

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