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12/109,182 24 April 2008 (24.04.2008) US(71) Applicant (for all designated States except US): **VISA U.S.A. INC.** [US/US]; P.o. Box 8999, San Francisco, CA 94128 (US).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **VASTEN, Brett** [US/US]; 10229 S. Song Sparrow Lane, Highlands, CO 80129 (US).(74) Agents: **MINSK, Alan, D.** et al.; **TOWNSEND AND TOWNSEND AND CREW LLP**, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111 (US).

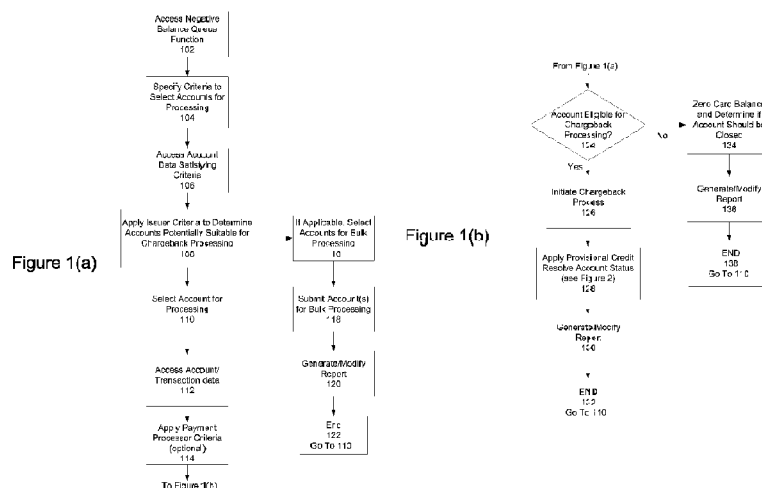
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11 March 2010(54) Title: **NEGATIVE BALANCE MANAGEMENT**

(57) **Abstract:** A system, apparatus, and method for managing account data for accounts having a negative balance. The invention embodiment includes a method, process or workflow for processing data for accounts associated with a debit, credit, pre-paid card or other form of financial instrument that have a negative balance. The data processing includes application of issuer criteria or filters to determine if certain of the accounts having a negative balance are not suitable for chargeback processing and instead may be processed in bulk, thereby reducing administrative and data processing overhead. For each account that is potentially eligible for chargeback processing, the invention embodiment accesses the account data and determines if the data supports initiation of a chargeback procedure for one or more transactions described by the account data. If the account contains one or more transactions that are eligible for chargeback processing, then a provisional credit in the amount of the one or more transactions may be applied to the account.

A. CLASSIFICATION OF SUBJECT MATTER**G06Q 40/00(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 40/00; G06F 17/60; 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 since 1975.

Japanese utility models and applications for utility models since 1975.

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

e-Kompass "gift, debit, credit, card, account, chargeback, balance "

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2007-0094137 A1 (Stephen F. Phillips et al.) 26 April 2007 See the whole document	1-19
A	US 2007-0100745 A1 (Bradley S. Keiser et al.) 03 May 2007 See the whole document	1-19
A	US 2004-0249745 A1 (BAAREN SHARON A. VAN) 09 December 2004 See the whole document	1-19
A	US 2004-0117298 A1 (KENNETH ALGIENE et al.) 17 June 2004 See the whole document	1-19



Further documents are listed in the continuation of Box C.



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"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

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"&" document member of the same patent family

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Authorized officer

MUN, Tae Jin

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US 2007-0094137 A1

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None

US 2007-0100745 A1

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None

US 2004-0249745 A1

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None

US 2004-0117298 A1

17.06.2004

None