Abstract: A system for electronic wallets, comprises a plurality of communication-equipped terminal devices respectively having client software, a communication unit and a user identity associated with said communication-equipped terminal device; and a payment server having a user account for each user, each account associated with a respective terminal device via the user identity, wherein the payment server is configured to associate respective user accounts with any number of bank accounts associated with the same corresponding user. A three-way token based communication is disclosed for online payment.
A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2015.01)
CPC - G06Q 20/105

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)
IPC (8) - G06Q 40/00 (2015.01)
CPC - G06Q 20/105

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
CPC - G06Q 20/10; G06Q 40/00 (See keywords Below)
USPC - 705/41, 705/72, 705/35, 705/39, 705/76

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Thomson Innovation.com; PatentBase; Google Scholar; Google Patents; Google.com; Freepatentsonline; ProQuest Dialog
Search Terms: Mobile wallet, payment, transaction, account, user account, bank account, associate, link, bind, identifier, IMSI, MAC, token, password, OTP, validate, verify, confirm, compare, wallet identifier, online, website, checkout,

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>
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<td></td>
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<td>2-3, 5-13, 17-18, 20-29</td>
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<td>Y</td>
<td>US 2009/0089176 A1 (MCCABE), 02 April 2009 (02.04.2009), entire document, especially, Abstract; Para [0006], [0033], [0037]</td>
<td>12, 14-15 and 27-28</td>
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</table>

X Further documents are listed in the continuation of Box C.

* 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
"X" 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 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
29 December 2015 (29. 12.2015)

Date of mailing of the international search report
27 JAM 2016

Name and mailing address of the ISA/US
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Authorized officer: Lee W. Young
PCT Helpdesk: 571-272-4300
PCT O/S: 571-272-7774
## DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
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<tr>
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<td>A</td>
<td>WO 2010/035224 A2 (Virtual Payment Solutions (Pty) Ltd) 01 April 2010 (01.04.2010), entire document</td>
<td>1-33</td>
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<tr>
<td>A</td>
<td>US 2014/0040132 A1 (HSIAO), 06 February 2014 (06.02.2014), entire document</td>
<td>1-33</td>
</tr>
</tbody>
</table>
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).

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1. in order for all inventions to be examined, the appropriate additional examination fees must be paid.

Group I: Claims 1-13 and 16-29 directed to a method and system for providing and electronic wallet.

Group II: Claims 14-15 directed to a method of making payment at a website using an electronic wallet terminal device with communication ability.

Group III: Claims 30-33 directed to a method and system for carrying out an online transaction

As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.

As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.

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.:

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.: 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.
Continuation of:
Box III. Observations where unity of invention is lacking

The inventions as Groups I-III do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons:

Special Technical Features:

The invention of Group I included the features of a plurality of communication-equipped terminal devices; and a payment server having a user account for each one of a plurality of users, wherein said payment server is configured to associate respective user accounts with any number of bank accounts or digital wallets associated with a corresponding user, not required in any other groups.

The invention of Group II included the features of entering user identification data at said website; at a payment server receiving said user identification data from said website; identifying an electronic wallet terminal device corresponding to said user identification data; sending token data to said website for display to a user of said electronic wallet terminal device to enable said user to relay said token data back to said payment server via said electronic wallet terminal device; or sending said token to said electronic wallet terminal device to enable said user to relay said token data back to said payment server via said website; and comparing said relayed token data with said sent token data and completing said transaction if said relayed token data corresponds with said sent token data, not required in any other groups.

The invention of Group III included the features of an electronic server; a request for an online transaction associated with said terminal device; sending a request to said terminal device requesting said respective user to confirm the online transaction; upon receipt from said terminal device of an indication that said respective user has confirmed, completing the transaction, not required in any other groups.

Common Technical Features

Groups I-III share the features of communication-equipped terminal devices respectively having client software; user identity; digital wallet.

Groups I-III share the features of payment server.

Groups II and III share the feature of completing a transaction.

Groups I and III share the features of a communication-equipped terminal device having client software, a communication unit and a user identity with a respective user; associating a user account with said respective user and said respective terminal device via said user identity.

However, the shared technical features does not represent a contribution over prior art as being anticipated by US 2009/0132392 A1 to Davis et al. (hereinafter 'Davis'), 21 May 2009 (21.05.2009).

Davis teaches a communication-equipped terminal devices respectively having client software (Para [0006]-[0007], [0023]: a mobile communication device (MCD); an MCD can store an electronic version of information typically carried in a wallet; user interface (UI) application 108 on the MCD 104; user identity (Para [0007]: identity of a current user of the MCD); digital wallet (Para [0007]: electronic version of information typically carried in a wallet). Davis further teaches the groups I and II shared feature of a payment server (Para [0037]: electronic server 304), the groups II and III shared feature of completing a transaction (Para [0037]: conduct the transaction) and the groups I and III shared features of a communication-equipped terminal device having client software (Para [0006]-[0007], [0023]: a mobile communication device (MCD); an MCD can store an electronic version of information typically carried in a wallet; user interface (UI) application 108 on the MCD 104), a communication unit and a user identity with a respective user (Para [0007]: the MCD can identify a user and a checking account to an electronic management device at a bank or an ATM, for instance); associating a user account with said respective user and said respective terminal device via said user identity (Para [0007]: the subject innovation can replace a traditional wallet or purse in regards to providing personal ID and identifying personal and/or business-related accounts, histories, and associations of one or more users).

As the common features were known in the art at the time of the invention, this cannot be considered a common technical feature that would otherwise unify the groups.

Therefore, Groups I-III lack unity under PCT Rule 13.