

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
8 May 2008 (08.05.2008)

PCT

(10) International Publication Number
WO 2008/055215 A3

(51) International Patent Classification:

G06Q 40/00 (2006.01)

(21) International Application Number:

PCT/US2007/083189

(22) International Filing Date: 31 October 2007 (31.10.2007)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

11/554,894

31 October 2006 (31.10.2006) US

(71) Applicant (for all designated States except US): **INTERNATIONAL FUNDING PARTNERS, LLC** [US/US]; 2215-B Renaissance Drive, Suite 5, Las Vegas, 89119 (US).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **FOSTER, Chuck** [US/US]; P.O. Box 3568, Yountville, CA 94599 (US).

(74) Agent: **MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.**; ATTN: B. Noel Kivlin, Esq., P.O. Box 398, 700 Lavaca, Suite 800, Austin, TX 78767-0398 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, 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, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, 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, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report
— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

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

27 November 2008

(54) Title: SYSTEM AND/OR METHOD FOR DYNAMIC DETERMINATION OF TRANSACTION PROCESSING FEES

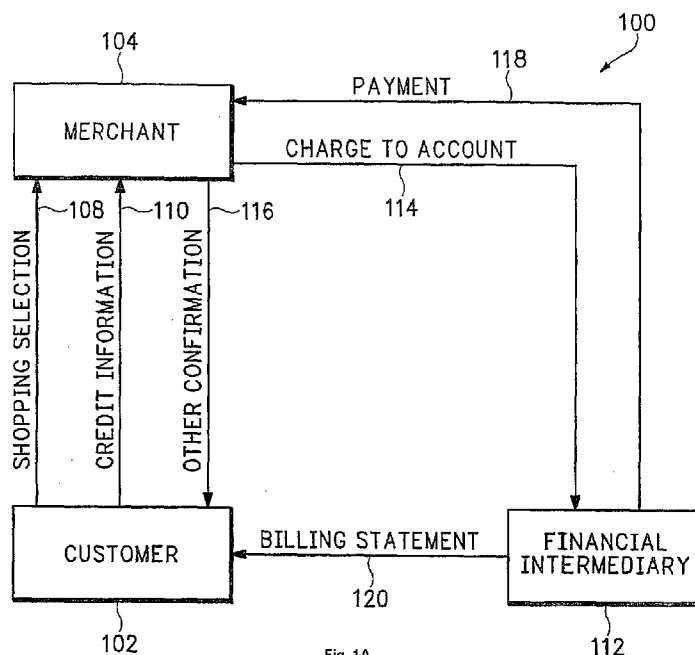


Fig. 1A

(57) Abstract: Disclosed are a system and method of determining a fee for processing a non-cash transaction between a merchant and customer.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/83189

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2008.04)

USPC - 705/39

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 (2008.04)

USPC: 705/39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/1, 30, 34, 35, 39, 40, 44: 700/1, 90; 902/1, 24, 25, 41

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

Electronic databases: USPTO WEST (PGPB, USPT, EPAB, JPAB); Google Scholar

Search Terms Used: determining or calculating or computing transaction or processing fee, risk or default fee, payment term or purchase agreement, non-cash or credit or invoice transaction or processing, merchant or user or customer etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2005/0144130 A1 (Stanier et al.) 30 June 2005 (30.06.2005) (abstract, and para [0006]-[0012], [0021]-[0025], [0030]-[0044])	1-56
A	US 7,104,443 B1 (Paul et al.) 12 September 2006 (12.09.2006)	1-56
A	US 2005/0278251 A1 (Hahn-Carlson) 15 December 2005 (15.12.2005)	1-56
A	US 2004/0088238 A1 (Gilson et al.) 06 May 2004 (06.05.2006)	1-56
A	US 2003/0097270 A1 (Musselwhite et al.) 22 May 2003 (22.05.2003)	1-56

☐ 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

"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

20 September 2008 (20.09.2008)

Date of mailing of the international search report

25 SEP 2008

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450

Facsimile No. 571-273-3201

Authorized officer:

Lee W. Young

PCT Helpdesk: 571-272-4300

PCT OSP: 571-272-7774