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(72) Inventors; and

(75) Inventors/Applicants (for US only): **KULPATI, Ashish** [IN/IN]; X-88, Regency Park 2, DLF Phase 4, Gurgaon 122002 (IN). **RAJURKAR, Pankaj** [IN/IN]; G-13, Ratlam Kothi, Indore 452001 (IN). **SAM OON, Soon Guan** [SG/SG]; 12 Jambol Place, Singapore 119339 (SG). **FISHER, Douglas** [US/US]; 1121 Bruckner Circle, Mountain View, California 94040 (US). **DIMMICK, James, Dene** [GB/US]; 911 Shell Boulevard, Apt. 204, Foster City, California 94404 (US). **DOMINGUEZ, Benedicto, Hernandez** [US/US]; 2830 Merion Drive, San Bruno, California 94066 (US). **KIM, In-Tchang**

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(54) Title: SYSTEM AND METHOD FOR PROVIDING AUTHENTICATION FOR CARD NOT PRESENT TRANSACTIONS USING MOBILE DEVICE

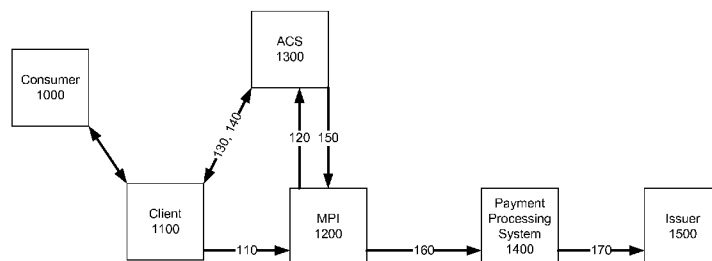


Figure 1

(57) Abstract: A system, apparatus, and method includes infrastructure and processes to enable a consumer to register their mobile phone number and associate that number with a payment account. After registration, the consumer may use their mobile phone to initiate or perform one or more stages of a payment transaction. The payment transaction is recognized as being initiated or performed by a mobile phone, and in response a server may authenticate the transaction based on the mobile phone number and a previous registration and authentication process. In other embodiments, the server may recognize the payment transaction as being initiated or performed by a mobile phone, and in response contact the consumer using the mobile phone to request confirmation of the consumer's desire to perform the transaction.



— *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))*

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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2010/037054**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 20/00(2006.01)i, H04W 12/06(2009.01)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; H04M 1/68; G06K 5/00; H04W 12/06; H04M 3/16

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

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

eKOMPASS(KIPO internal) & Keywords: authentication, card not present transaction, mobile phone, and fraud.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2004-0248554 A1 (KHAN MOHAMMAD ATHER et al.) 09 December 2004 See the abstract, paragraph [0024], figure 4 and claims 1, 5, 9.	1-21
A	US 2009-0078758 A1 (CROWELL DONALD R.) 26 March 2009 See the abstract, paragraphs [0034]-[0037], figure 3 and claim 1.	1-21
A	KR 10-2009-0016617 A (KOREA INFORMATION COMMUNICATIONS CO., LTD.) 16 February 2009 See the abstract, pages 9-10 and claims 1-5.	1-21
A	KR 10-2001-0099198 A (KANG, HAE UN) 09 November 2001 See the abstract, figures 1-2 and claim 1.	1-21

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

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"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

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Authorized officer

Kwak Joong Hwan

Telephone No. 82-42-481-5986



INTERNATIONAL SEARCH REPORT

Information on patent family members

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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US 2009-0078758 A1	26.03.2009	WO 2009-042594 A1	02.04.2009
KR 10-2009-0016617 A	16.02.2009	None	
KR 10-2001-0099198 A	09.11.2001	None	