



- (51) **International Patent Classification:**
G06Q 40/02 (2012.01) *G06Q 20/28* (2012.01)
- (21) **International Application Number:**
PCT/US2012/026188
- (22) **International Filing Date:**
22 February 2012 (22.02.2012)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
61/445,885 23 February 2011 (23.02.2011) US
- (71) **Applicant (for all designated States except US):** VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).
- (72) **Inventor; and**
- (75) **Inventor/Applicant (for US only):** CANETTO, Matt, Steven [US/US]; 6075 E. Mineral Drive, Centennial, Colorado 80112 (US).
- (74) **Agents:** MINSK, Alan. D. et al.; Kilpatrick Townsend & Stockton LLP, Two Embarcadero Center, 8th Floor, San Francisco, California 94111 (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, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, 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, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, 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, RS, SE, SI, SK,

[Continued on next page]

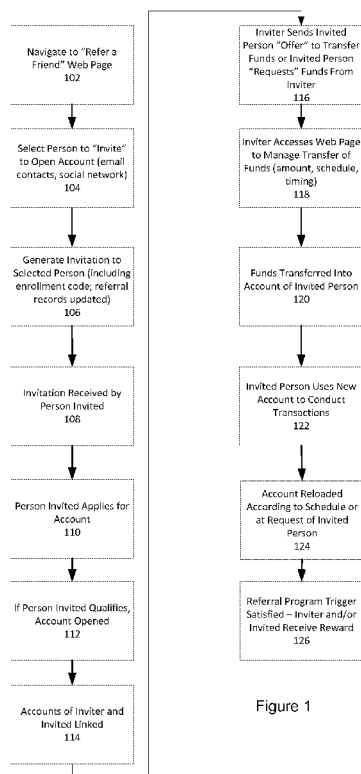
(54) **Title:** SYSTEM AND METHOD INCLUDING REFERRAL PROCESSING

Figure 1

(57) **Abstract:** A system and method to enable an account owner, such as a user of a pre-paid card, to invite another person to become a user of a pre-paid card. The present account owner may find a person to "invite" based on the account owner's email, contact list, social network contacts, or another suitable source of data. If the person receiving the invitation applies for and opens a pre-paid account, then the person sending the invitation may receive an award or reward. In some cases, the person receiving the invitation may also receive an award or reward. The amount of the award or reward may depend on one or more factors, including the number of times the new account owner loads their pre-paid card, the number of transactions that the new account owner conducts using the pre-paid card, etc.



SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

— *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))*

Published:

— *with international search report (Art. 21(3))*

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

7 March 2013

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2012/026188**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 40/02(2012.01)i, G06Q 20/28(2012.01)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 40/02; G06F 17/60; G06Q 30/00; G06Q 10/00; G06Q 20/00

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

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

eKOMPASS(KIPO internal) & Keywords: pre-paid account, invitation, reward, award, recommend

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2003-0182185 A1 (VIVEK DODD) 25 September 2003 See paragraphs [0014], [0016] and claim 1.	1-18
A	US 2010-0274650 A1 (KANTOR JOEL R. et al.) 28 October 2010 See paragraphs [0052]-[0059].	1-18
A	KR 10-2006-0105267 A (KIM YOUNG SUNG) 11 October 2006 See abstract; and pages 4-5.	1-18
A	US 2010-0004989 A1 (BONALLE DAVID S. et al.) 07 January 2010 See abstract; and claims 1-2.	1-18

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

* 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 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

21 DECEMBER 2012 (21.12.2012)

Date of mailing of the international search report

26 DECEMBER 2012 (26.12.2012)

Name and mailing address of the ISA/KR

Korean Intellectual Property Office
189 Cheongsu-ro, Seo-gu, Daejeon Metropolitan
City, 302-701, Republic of Korea

Facsimile No. 82-42-472-7140

Authorized officer

LEE, Jeong Jae

Telephone No. 82-42-481-5745



INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2012/026188

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 2003-0182185 A1	25.09.2003	None	
US 2010-0274650 A1	28.10.2010	WO 2010-121224 A1 WO 2010-121224 A9	21.10.2010 02.12.2010
KR 10-2006-0105267 A	11.10.2006	None	
US 2010-0004989 A1	07.01.2010	None	