

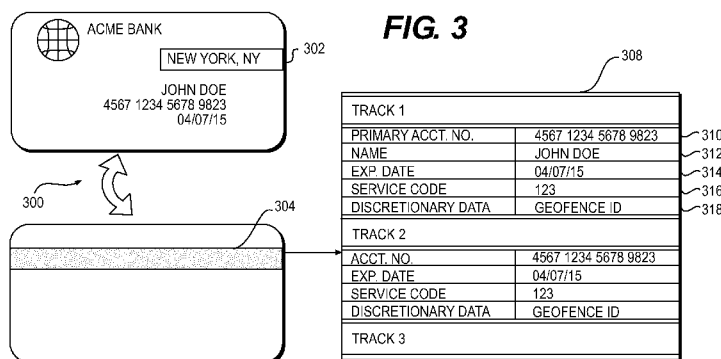
(51) International Patent Classification:
G06Q 40/00 (2012.01)(21) International Application Number:
PCT/US2013/072045(22) International Filing Date:
26 November 2013 (26.11.2013)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/730,387 27 November 2012 (27.11.2012) US
13/790,752 8 March 2013 (08.03.2013) US(71) Applicant: AOL INC. [US/US]; 22000 Aol Way, Dulles,
VA 20166 (US).(72) Inventors: PHILLIOU, Philip, J.; 12 Littlefield Court,
Haworth, NJ 07641 (US). PAPPAS, Dean, S.; 40 Spruce
Drive, Middletown, NJ 07748 (US). BROD, Jonathan, I.;
27 W. 72nd Street, Apt. 1610, New York, NY 10023 (US).
DICTER, Kenneth, H.; 2 Tulane Drive, Livingston, NJ
07039 (US). LEMMON, Timothy, J.; 924 West End Ave-
nue, Apt. 43, New York, NY 10025 (US).(74) Agent: AGRAWAL, Christopher, K.; Bookoff
McAndrews, PLLC, 2401 Pennsylvania Ave., NW, Suite
450, Washington, DC 20037 (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, BN, 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, IR, IS, JP, KE, KG, 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, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA,
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, 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, SM,
TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW,
KM, ML, MR, NE, SN, TD, TG).**Published:**

- with international search report (Art. 21(3))
- 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))

(88) Date of publication of the international search report:
14 August 2014(54) Title: SYSTEMS AND METHODS FOR PROCESSING ELECTRONIC TRANSACTIONS BASED ON CONSUMER
CHARACTERISTICS

(57) Abstract: Methods are disclosed for processing electronic transactions between a merchant and a consumer based on physical geography. A method includes receiving payment data associated with a consumer payment card; transmitting the payment data, over a network, to a third party; receiving, over the network, information for determining whether a geofence associated with the merchant matches a geofence associated with the consumer; and processing a transaction with the consumer based on whether the consumer geofence ID matches a geofence ID associated with the merchant. Systems for processing electronic transactions between a merchant and a consumer based on physical geography are also disclosed.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 13/72045

A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 40/00 (2014.01) USPC - 705/44 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) USPC: 705/44; IPC G06Q 40/00 (2014.01)		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched 705/1.1,35,39,40,44; 455/410,411,456.1,456.3; G06Q*		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) PatBase (All); Google (Patents, Scholar, Web) Search Terms: Transaction*, sale*, purchas*, Geography, location, Geofenc*, distance, Merchant?, storekeeper?, seller?, vendor?, wholesal*, Consumer?, purchas*, buyer?, Match*, alike, equivalen*, Positive, negative, Payment, credit, debit, Characteristic		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 2011/0258076 A1 (Muirbrook) 20 October 2011 (20.10.2011), entire document, especially abstract and para [0009]-[0036]	1-3, 7, 9-16, 20 ----- 4-6, 8, 17-19
Y	US 2010/0318460 A1 (Stewart et al.) 16 December 2010 (16.December 2010), entire document, especially	4, 6, 17, 19
Y	US 2012/0101887 A1 (Harvey et al.) 26 April 2012 (26.04.2012), entire document, especially abstract, para [0045] and [0074]	5, 8, 18
A	US 2011/0256881 A1 (Huang et al.) 20 October 2011 (20.10.2011), entire document, especially [0038]-[0042]	1-20
☐ 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 15 May 2014 (15.05.2014)		Date of mailing of the international search report 18 JUN 2014
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