



- (51) **International Patent Classification:**
G06F 15/16 (2006.01) *G06Q 40/00* (2006.01)
G06F 17/00 (2006.01)
- (21) **International Application Number:**
PCT/US2008/077652
- (22) **International Filing Date:**
25 September 2008 (25.09.2008)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
60/974,919 25 September 2007 (25.09.2007) US
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- (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, 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, ST, 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, HR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, NO, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) **Title:** SYSTEM AND METHOD FOR FINANCIAL TRANSACTION INTEROPERABILITY ACROSS MULTIPLE MOBILE NETWORKS

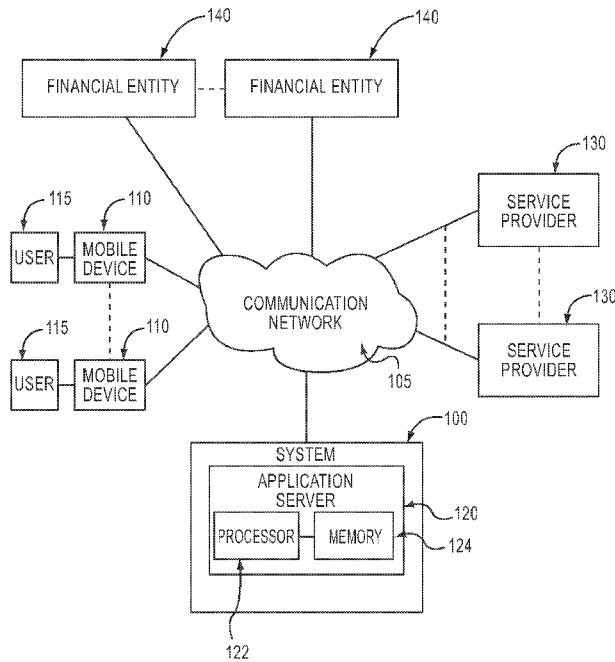


FIG. 1

(57) **Abstract:** A processor-readable medium stores code representing instructions to cause a processor to perform a process is described. The code includes code to receive from a first mobile device associated with a first network a minute transfer request. The minute transfer request is operative to transfer data associated with an allowable use time of the first mobile device from an account associated with the first mobile device associated with the first network to an account associated with a second mobile device associated with a second network different than the first network. The code includes code to send from the first network to the account associated with the second mobile device the data associated with the allowable use time based on the minute transfer request. The data associated with the allowable use time represents at least a portion of the allowable use time of the first mobile device.

WO 2009/042758 A3



Published:

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

8 October 2009

- *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))*

A. CLASSIFICATION OF SUBJECT MATTER**G06F 15/16(2006.01)i, G06F 17/00(2006.01)i, G06Q 40/00(2006.01)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)

IPC : G06F

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 since 1975

Japanese Utility models and applications for Utility models since 1975

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

eKOMPASS(KIPO internal) "minute transfer", "mobile", "fund", "account", "financial transfer"

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X ----- Y ----- A	US 2003-0045267 A1(MARIA AZUA HIMMEL et al.) 6 March 2003 See abstract; figures 4-6; claims 1-39.	1-3, 7-8, 16-17 ----- 4-6, 9, 13-15 ----- 10-12, 18-32
Y ----- A	US 2003-0055780 A1(KURT L. HANSEN et al.) 20 March 2003 See abstract; figures 1A-3; paragraph [0015]; claims 1-32.	4-6, 9, 13-15 ----- 10-12, 18-32
A	US 6337901 B1(JOSEPH B. ROME et al.) 8 January 2002 See abstract; claims 1-31.	1-32
PX	US 2008-0125080 A1(MARK E. PHILLIPS) 29 May 2008 See abstract; claims 1-15.	1, 3, 6, 8, 23

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

* Special categories of cited documents:

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Date of the actual completion of the international search

24 AUGUST 2009 (24.08.2009)

Date of mailing of the international search report

24 AUGUST 2009 (24.08.2009)

Name and mailing address of the ISA/KR

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gu, Daejeon 302-701, Republic of Korea

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INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2008/077652

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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