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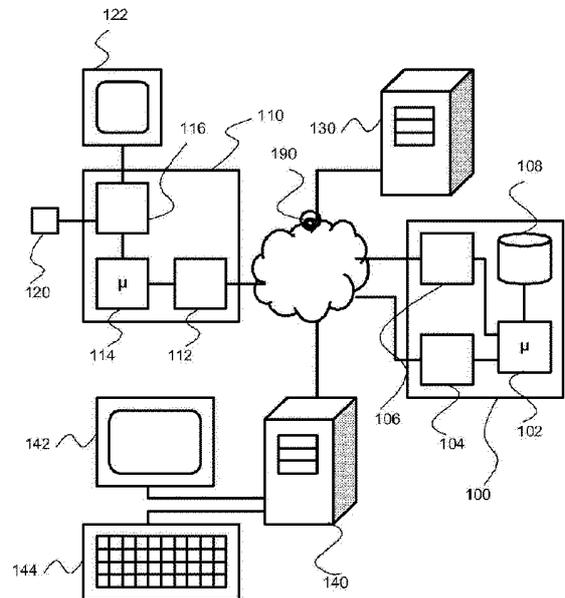
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54 Method and device for storing receipts in electronic format.

57 The invention and embodiments thereof relate to a method of sending and receiving transaction receipt information. The information is generated and, in case required, formatted and optionally enriched with additional information by a point of sale terminal following a transaction. Upon implicit or explicit request of a customer and identification of the customer, the information is sent to a receipt storage server. The receipt storage server receives the information and identification, looks up customer information and stores the transaction receipt information for lookup of that information. The lookup can be done by the customer and optionally by the merchant, for examples for loyalty programmes. Alternatively, the transaction receipt information is sent to a mobile terminal like a smartphone.



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Dit octrooi is verleend ongeacht het bijgevoegde resultaat van het onderzoek naar de stand van de techniek en schriftelijke opinie. Het octrooischrift komt overeen met de oorspronkelijk ingediende stukken.

Method and device for storing receipts in electronic format

FIELD OF THE INVENTION

The invention relates to the field of collecting and managing customer receipts.

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BACKGROUND OF THE INVENTION

Receipts of transactions, in particular for items purchased, but also for services, are important documents to a customer. They serve for example as input for household bookkeeping, refund and as warranty certificates. In particular for the latter purpose, they sometimes have to be stored up to ten years as certain warranty periods extend for such period. However, storing receipts over a period of ten years may result in receipts being lost or being archived in a box on the attic farthest away from access, which is not very convenient to the customer. Furthermore, more and more receipts are being printed on thermo sensitive paper. Such receipts do not have a long useful lifetime as the quality of the print deteriorates over time.

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OBJECT AND SUMMARY OF THE INVENTION

It is preferred to make storage and management of transaction receipts more user friendly.

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A first aspect provides a method of storing receipts in electronic format, comprising: receiving transaction receipt information indentifying a transaction; receiving customer identification information identifying a customer; retrieving customer profile information related to the customer identification information; storing the transaction receipt information in accordance with the customer profile for lookup by the customer; and providing the customer access to the stored transaction receipt information. By storing the receipt information in electronic format, they are more easily accessible for the customer for organising, browsing and look up.

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In an embodiment of the method of storing, the customer profile information comprises access attributes comprising information on access to the transaction receipt information by at least one third party, the method further comprising providing the third party access to the stored transaction receipt information in accordance with the access

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attributes. In this way, a transaction history plus related information is also accessible for example for purposes of loyalty programmes.

5 In a further embodiment of the method of storing, the transaction receipt information comprises at least one of the following information items: merchant information identifying a merchant that has sold goods or services to the customer; a total amount of the transaction; product information identifying goods or services purchased; product price information identifying the transaction price per product or service purchased; date and/or time of the transaction; payment method information identifying a method by
10 which the transaction has been paid and/or additional information related to the good and/or services purchased by means of the transaction identified by the transaction receipt information.

15 In another embodiment of the method of storing, the additional information comprises a picture, text data and/or a link to a picture, text data or a combination of a picture and text data. An advantage of this embodiment is that the transaction receipt information can be accompanied by advertorial material and other data related to goods and/or services purchased.

20 In yet a further embodiment of the method of storing, the transaction receipt information comprises product price information identifying the transaction price per product or service purchased and the customer profile information comprises preferences for storing transaction receipt information in case the transaction price for at least one good or service is above a pre-defined threshold, the method comprising: extracting at least
25 one transaction price for at least one good or service from the transaction receipt information; extracting the pre-defined threshold from the customer profile information; and if a transaction price for at least one good is above the pre-defined threshold, store the transaction receipt information in accordance with the customer profile for lookup by the customer.

30 In particular if the transaction receipt information is to be used for warranty purposes, the customer may only want to keep or store transaction receipt information related to items with a value above a certain threshold.

In a second aspect, the invention provides in a device for sending transaction receipt information in electronic format, method of sending transaction receipt information identifying a transaction a method of sending transaction receipt information identifying a transaction in electronic format, comprising: generating the transaction receipt information comprising information on the transaction; receiving customer identification information identifying a customer, the customer identification information comprising information on a storage module; sending the transaction receipt information to the storage module of which information is comprised by the customer identification information.

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A third aspect provides a device for storing transaction receipt information in electronic format, comprising: a receiving unit to receive transaction receipt information identifying a transaction and customer identification information identifying a customer; a storage module to store a customer profile information related to the customer identification information and the received transaction receipt information; a communication unit to provide the customer access to the stored transaction receipt information; and a processing unit arranged to: upon receiving customer identification information from the storage module, retrieve the customer profile information; store the in accordance with the customer profile information; and enable access to the stored transaction receipt information by the customer via the communication unit.

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A fourth aspect provides a device for sending transaction receipt information in electronic format, comprising: a processing unit arranged to generate the transaction receipt information comprising information on the transaction; an identification module to receive customer identification information identifying a customer, the customer identification information comprising information on a storage module; and a communication module to send the transaction receipt information to the storage module of which information is comprised by the customer identification information.

30 **BRIEF DESCRIPTION OF THE DRAWINGS**

The invention and embodiments thereof will now be discussed in further details in conjunction with figures. In the figures,

Figure 1: shows a networked system for payment of goods and services comprising a receipt collection host as an embodiment of the device according to the invention;

5 Figure 2: shows a flowchart depicting a method for handling electronic transaction receipt information as an embodiment of the method according to the invention; and

10 Figure 3: shows a point of sale terminal in communication with a mobile telephone.

DESCRIPTION OF PREFERRED EMBODIMENTS

Figure 1 discloses a networked system for payment of goods and services, receipt collection and receipt retrieval. The system comprises a point of sale terminal 110, a receipt collection host 100, a banking server 130 and a customer home terminal 140. 15 These four components are operatively connected via a network 190. The network 190 is in this embodiment the internet, enabling various components to connect to one another through open network connections, virtual private network or other network protocols, wired or wireless, open or closed, point to point or broadcast and any combination thereof that is appropriate for communication between the various 20 components of the system depicted by Figure 1.

The point of sale terminal 110 comprises a terminal controlling unit 114 for controlling the various element of the point of sale terminal 110, which terminal controlling unit 114 25 is connected to a terminal communication unit 112 and a terminal peripherals controller 116. The point of sale terminal 110 is connected to a display 122 and an identification input module 120 that are both connected to the terminal peripherals controller 116. The point of sale terminal 110 is typically located in a shop for handling transactions between a customer and a merchant, either the shop owner or an employee. In another 30 embodiment of the invention, the point of sale is a server of a so-called internet shop. The merchant sells goods or services to the customer and the customer pays the merchant. This is arranged via the point of sale terminal, as will be discussed later.

The receipt collection host 100 comprises a host controlling unit 102 for controlling the various element of the receipt collection host 100, which host controlling unit 102 is connected to a storage module 108, a transaction communication module 106 and a customer communication module 104. Though in this embodiment the transaction communication module 106 and the customer communication module 104 are shown as distinct modules, their functions can in another embodiment also be executed by a single communication module. An advantage of using two separate modules is that for each module, different security settings can be used and/or networks can be physically separated.

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The banking server 130 is arranged to communicate with the point of sale terminal 110 for handling payments between the customer and the merchant. This applies in particular to electronic transactions. As the operation of the banking server 130 and electronic payment services provided by the banking server 130 are not different than electronic payment services currently in use and known to a person skilled in the art, the operation of the banking server 130 will not be discussed in further detail than it is arranged to transfer money from an account of the customer to an account of the merchant, by instruction of the point of sale terminal, after confirmation by the customer.

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The customer home terminal 140 is embodied by a personal computer enabled to communicate with other computers via the network 190. The customer home terminal 140 is coupled to a monitor display 142 for providing data to the customer and a keyboard 144 for receiving input data from the customer. Alternatively, the customer home terminal 140 is a mobile device like a smartphone or a tablet computer.

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Operation of the networked system for payment of goods and services shown by Figure 1 will be further discussed by means of a flowchart 200 shown by Figure 2. Short descriptions of the steps of the flowchart 200 are provided in the table below:

30

Ref. no.	Short description
202	Start of process; transaction
204	Does the customer issue a request for sending the transaction receipt?
206	Send the user identification information
208	Send the transaction receipt information

	210	Receive the user identification information
	212	Receive the transaction receipt information
	214	Retrieve the customer profile information
	216	Analyse the transaction receipt information
5	218	Is the transaction receipt information to be stored?
	220	Store the transaction receipt information with attributes in accordance with the customer profile information
	222	End of process
	232	End of process
10	242	Discard and do not store the transaction receipt information
	244	End of process

The process starts in a step 202 with a transaction between the merchant and the customer. The merchant provides a certain product or service to the customer, for which the customer pays the merchant. The payment is in this embodiment handled via the point of sale terminal 110 and the banking server 130. In conventional cases, the customer is subsequently provided with a paper receipt. In this embodiment, at the moment the customer is usually provided with the receipt, the customer indicates to the merchant that the customer desires to receive an electronic receipt on his or her electronic receipt account. This account is in this embodiment stored on and managed by the receipt collection host 100 as discussed above in conjunction with Figure 1.

Such indication can be provided explicitly or implicitly. An explicit way of providing such indication can be by literally telling the merchant to send the receipt to the electronic receipt account. Provided with this information, the merchant enters information in the point of sale terminal 110 that transaction receipt information is to be sent to the electronic receipt account.

Alternatively or additionally, the customer uses a specific identifier like a bar code, like a one-dimensional, two-dimensional or other bar code, an RFID tag, a biometric identifier like fingerprint, other of a combination thereof, for providing an indication that electronic transaction receipt information is to be sent to the receipt collection host 100. As biometric identifiers comprise a very large amount of information, a hash of the information may be generated and used for further processing of the customer

identification information. By providing a specific identifier that can be electronically read, like the identifiers indicated, to the point of sale terminal 110, the point of sale terminal 110 is instructed to provide electronic transaction receipt information to the receipt collection host 100. The customer identification information is provided to the point of sale terminal 110 by means of the identification input module 120 that provides the customer identification information to the terminal controlling unit 114 for further processing. Alternatively, a dedicated processor is provided for this.

As indicated, the indication to send electronic transaction receipt information to the receipt collection host 100 can also be provided implicitly. Such implicit indication can be provided by paying with a specific payment method that is coupled to the receipt collection host 100. By paying with the specific payment method, the customer indicates that electronic transaction receipt information is to be sent to the receipt collection host 100. A person skilled in the art will appreciate that in particular electronic payment methods are suitable for this. Such implicit indication will not work with cash payments; in such case an explicit instruction as discussed above will be required.

The assessment whether the customer desires electronic transaction receipt information to be sent to the receipt collection host 100 is assessed in the decision 204. If the customer has not indicated that electronic transaction receipt information is to be sent, the process ends in a terminator 232 with the transaction being finalised. If the customer has indicated that electronic transaction receipt information has to be sent, the point of sale terminal 110 sends in a step 206 customer identification information to the receipt collection host 100, via the terminal communication unit 112. In this embodiment, the customer identification information sent does not comprise information directly identifying the customer, such as a name. Instead, a mere string identifying a bar code, a finger print or has thereof, other customer identification information or a combination thereof provided is sent to the receipt collection host.

Subsequently or simultaneously, in a step 208. the point of sale terminal 110 sends electronic transaction receipt information to the receipt collection host 100. The electronic transaction receipt information can be sent in several ways. The transaction receipt information can be sent as a bitmap or other graphical representation of the transaction receipt. A disadvantage of such format is that particular information on items

purchased is difficult to analyse any further as in such case optical character recognition (OCR) would have to be used. Therefore, the transaction receipt information is preferably sent in data strings from which the purchased items or services, total transaction amount, price per product or service, merchant and other information can be
5 directly retrieved. Such format would for example be plain text, html, xml or similar document format, public or proprietary.

The customer identification information and the electronic transaction receipt information are sent through the network 190 to the receipt collection host 100, where
10 the customer identification information is received by the transaction communication module 106 in a step 210. The electronic transaction receipt information is received by the receipt collection host 100 in a step 212.

Having received the customer identification information, the receipt collection host 100
15 and in particular the host controlling unit 102 looks up customer profile information in a step 214 that is in this embodiment stored in the storage module 108. The customer profile information comprises information on the identity of the customer, including the customer identification information or a representation thereof. This enables the host controlling unit to search and find the customer profile information associated with the
20 customer and the customer identification information, for example by means of comparing the received customer identification information like a 1D or 2D barcode, a fingerprint or a hash thereof to the same or equivalent information in customer profiles comprising customer profile information. The customer profile information for a specific customer can be looked up by searching customer profile information for a customer
25 where the customer identification information matches the customer identification information received from the point of sale terminal 110.

In the storage module 108, information is available that enables the host controlling unit to look up actual customer information like name and address by means of the string
30 identifying the customer which string is received from the point of sale terminal 110. The customer profile information comprises information on whether and how the electronic transaction receipt information received is to be stored by the receipt collection host 100 and in particular in the storage module 108.

Having retrieved the customer profile information, the transaction receipt information is analysed in at step 216. In case required, the transaction receipt information is first processed using OCR. The transaction receipt information is in particular analysed for items that are relevant to any preferences in the customer profile information. If the customer profile information comprises certain preferences that electronic transaction receipts are to be saved if the price of a certain product is above a certain threshold, then the price per item or service purchased is analysed. If only receipts are to be saved for products or services purchased with a certain supplier, information on the merchant is analysed. Further preferences may relate to the total amount of the transaction, product type, method of payment, date and/or time, other information or a combination thereof.

Based on the information analysed and by subsequently comparing analysed information with the customer profile information, the receipt collection host 100 and in particular the host controlling unit 102 are provided with information to decide in a decision step 218 whether the transaction receipt information is to be stored or not. If the transaction receipt information is to be stored, the transaction receipt information is stored in the storage module 108 in a step 220 in accordance with any attributes set in the customer profile information. Such attributes can relate to access levels, a time period during which transaction receipt information is to be stored, specific items of the transaction receipt information to be stored for each transaction, other or a combination thereof. Attributes with respect to access levels will be discussed later in the description. After the transaction receipt information has been stored, the process ends in a terminator 222.

If after analysis of the customer profile information and the transaction receipt information in the decision step 218 it appears that the transaction receipt information is not to be stored, the transaction receipt information is discarded in a step 242 and the process ends in a terminator 244.

After the transaction receipt information has been stored, it is accessible by the customer via the customer home terminal 140. In this embodiment, the customer home terminal 140 is a commonly available personal computer arranged to display information to the customer via the monitor display 142 and to receive information from the

customer through the keyboard 144. The customer home terminal is arranged to communicate with the receipt collection host 100 and in particular with the customer communication module 104.

5 In this embodiment, the customer is enabled to access transaction receipt information stored in the storage module 108 of the receipt collection host 100 for his or her own transactions via an internet browser programme stored on the customer home terminal 140, like Mozilla Firefox, Opera, Google Chrome or Apple Safari. The customer is enabled to browse through all information comprised by electronic transaction receipts
10 sent to and stored in the receipt collection host and to organise those receipts. Alternatively, the receipts are organised automatically and browsable by transaction date, merchant, method of payment like credit card, debit card, cash or other and/or other attributes. In case required, for example for warranty purposes, the customer can download and/or print out transaction receipts.

15 The customer is also enabled to modify the customer profile information by adding, removing or otherwise amending or correcting any customer preferences. One of those preferences are access attributes related to transaction receipt information stored in the storage module 108 of the receipt collection host 100. As indicated, the customer
20 himself or herself has access to transaction receipt information stored by the receipt collection host 100. However, it is in this embodiment also possible to set access attributes to the stored transaction receipt information such that also the merchant has access to the stored transaction receipt information. This may be advantageous to the customer as well as to the merchant in view of loyalty programmes, resolving warranty
25 issues, other matters or a combination thereof.

Preferably, a merchant only has access to transaction receipt information related to transactions between the customer and the merchant. The term merchant can be interpreted very narrowly as being only a single natural person providing goods and/or
30 services to the customer, narrowly as being all personal and/or owners of a single shop or broadly as being all personnel - or point of sale terminals - of a chain of shops like Media Markt, Spar supermarkets or Kentucky Fried Chicken and/or webshops, where the latter may be fully automatically operated.

The transaction receipt access attributes can be fully set by the customer. This means that the customer can indicate that Media Markt only has access to transaction receipt information related to one specific transaction, for example for warranty purposes. Alternatively, the customer accepts a set of transaction receipt access attributes by joining a loyalty programme. The customer receives certain benefits like a bag of free groceries in exchange to Spar supermarkets having access to all transaction receipt information for transaction in which the customer is involved, whereby the customer is not allowed to further restrict access of Spar supermarkets to this transaction receipt information. Also all receipts for transactions executed with Spar supermarkets would have to be stored on the receipt collection host 100.

Figure 3 shows the point of sale terminal 110 connected to the display 122 in another embodiment. In this particular embodiment, the identification input module 120 is a terminal RFID transponder. Figure 3 further shows a mobile telephone 300 as a mobile terminal of the customer. The mobile telephone 300 comprises a telephone controlling unit 302 for controlling the various elements of the mobile telephone 300, a telephone RFID transponder 304, a telephone storage unit 306, a telephone keypad 308 and a telephone display 310. In a further embodiment, the telephone keypad 308 is omitted and the telephone display 310 is a touch screen. In another embodiment, the mobile telephone 300 can be regular mobile telephone, a so-called smartphone or another type of mobile terminal, without departing from the scope of the invention. Such mobile terminal would does not necessarily have to be equipped with a communication interface other than to communicate with a transponder comprised by the point of sale terminal. In such case, the mobile terminal may be a laptop or tablet computer. The terminal RFID transponder 120 and the telephone RFID transponder 304 are arranged to communicate with one another in accordance with the ISO 14443 or another standard for RFID communication. Instead of RFID, also other means of proximity data communication may be used like Bluetooth, as long as the risk of data communication to be intercepted is reduced to a low level and preferably as low as possible.

During the transaction for payment of goods or services purchased by the customer, the customer identifies himself or herself by bringing the mobile telephone 300 in proximity with the terminal RFID transponder 120 to establish a connection between the mobile telephone 300 and the point of sale terminal 110 by means of the telephone RFID

transponder 304 and the terminal RFID transponder 120, respectively. Subsequently, the telephone RFID transponder 304 sends customer identification information to the terminal RFID transponder 120 to identify the customer. In particular, the customer identification information comprises information on whether the customer would like to receive a transaction receipt in electronic format rather than or in addition to a transaction receipt on paper.

In case the customer identification information indicates that the customer wants to receive an electronic copy of the transaction receipt, the terminal controlling unit 114 arranges the terminal peripherals controller 116 to send electronic receipt information to the mobile telephone 300 via the terminal RFID transponder 120 and the telephone RFID transponder 304. Having received the electronic receipt information via the telephone RFID transponder 304, the electronic receipt information is stored in the telephone storage unit 306 via the telephone controlling unit 302. The transaction receipt information thus sent can be formatted in several ways as discussed above.

Once stored, the transaction receipt information in electronic format can be accessed by the customer by means of the telephone keypad 308 and the telephone display 310. Additionally or alternatively, the transaction receipt can be sent to another device with storage capabilities like the receipt collection host 100 and/or the customer home terminal 140 discussed in conjunction with Figure 1.

Additionally or alternatively, the mobile telephone 300 may be used for executing or instructing payment for the transaction, for example as the services provided by NTT DoCoMo with the Mobile FeLiCa card.

Thus far, the electronic receipt information sent by the point of sale terminal 110 is discussed as comprising receipt information as usually found on a paper receipt. Such information comprises at least a list of items or services purchased, the amount per item and a total of the transaction price. Additionally, also further information may be provided like time and date of the transaction, an identification of the shop or merchant, an identification of the method of payment of the customer, a loyalty programme identifier, a "thank you for shopping with us" terminator and similar information. When

providing and/or formatting the transaction receipt information for sending this in electronic format, further information may be added for later processing.

Such additional information can be a description or a picture like a drawing, a photograph, other, or a combination thereof for identifying, visualising or otherwise representing goods and/or services purchased. This information can be visualised directly on the monitor display 142 (Figure 1) or the telephone display 310 (Figure 3). Alternatively, upon displaying transaction receipt information for a specific transaction, links may be provided to access the additional information stored. This embodiment is specifically available with having the transaction receipt information available in electronic format. First because storage capacity is nearly unlimited, even in mobile devices, providing enough room for storing vast amount of additional information. Second, such information can in electronic format be provided in an organised way, rather than in paper in which case customer would receive a large heap of paper that he would have to organise himself.

Additionally or alternatively, the additional information is accessible through a network link, provided by means of a network address like a URL (uniform resource locator). The mobile telephone 300 and/or the home terminal 140 are arranged for accessing information through a network like the network 190, embodied here as the internet. The link can point to a further description or picture provided by the merchant, a manufacturer of items purchased or another party on a data server connected to the internet. While browsing through transaction receipt information, either locally stored or stored on the receipt collection host 100, such network links can be activated by the user for accessing the additional information stored remotely from a terminal used by the customer to access the transaction receipt information.

It is noted that while making a choice to provide descriptions and picture as additional information available to the customer via the RFID transponders, the maximum data rate of the RFID transponders should be taken into account. For relatively large files, it is preferred to make additional information available through a link rather than sending it by means of RFID.

In summary, the invention and embodiments thereof relate to a method of sending and receiving transaction receipt information. The information is generated and, in case required, formatted and optionally enriched with additional information by a point of sale terminal following a transaction. Upon implicit or explicit request of a customer and identification of the customer, the information is sent to a receipt storage server. The receipt storage server receives the information and identification, looks up customer information and stores the transaction receipt information for lookup of that information. The lookup can be done by the customer and optionally by the merchant, for examples for loyalty programmes. Alternatively, the transaction receipt information is sent to a mobile terminal like a smartphone.

Expressions such as "comprise", "include", "incorporate", "contain", "is" and "have" are to be construed in a non-exclusive manner when interpreting the description and its associated claims, namely construed to allow for other items or components which are not explicitly defined also to be present. Reference to the singular is also to be construed in be a reference to the plural and vice versa.

In the description above, it will be understood that when an element such as layer, region or substrate is referred to as being "on", "onto" or "connected to" another element, the element is either directly on or connected to the other element, or intervening elements may also be present.

Furthermore, the invention may also be embodied with less components than provided in the embodiments described here, wherein one component carries out multiple functions. Just as well may the invention be embodied using more elements than depicted in Figure 1 or more or less steps than depicted in Figure 2, wherein functions carried out by one component in the embodiment provided are distributed over multiple components.

A person skilled in the art will readily appreciate that various parameters disclosed in the description may be modified and that various embodiments disclosed and/or claimed may be combined without departing from the scope of the invention.

It is stipulated that the reference signs in the claims do not limit the scope of the claims, but are merely inserted to enhance the legibility of the claims.

Conclusies

1. In een apparaat voor opslag van transactie ontvangstbewijs informatie van in elektronische vorm, een werkwijze voor opslag transactie ontvangstbewijs informatie in elektronische vorm, omvattende:
- 5
- a) Ontvangen van informatie over transactie ontvangstbewijs informatie welke een transactie identificeert;
 - b) Ontvangen van klant identificatie informatie welke een klant identificeert;
 - 10 c) Ophalen van klant profiel informatie gerelateerd aan de klant identificatie informatie;
 - d) Opslaan van de transactie ontvangstbewijs informatie volgens de klant profiel informatie om opgevraagd te kunnen worden door de klant; en
 - 15 e) De klant toegang bieden tot de opgeslagen transactie ontvangstbewijs informatie.
2. Werkwijze volgens conclusie 1, waarbij de klant profiel informatie toegangsparemeters omvat, de toegangsparemeters omvattende informatie betreffende
- 20 toegang tot de transactie ontvangstbewijs informatie door ten minste een derde partij, de werkwijze verder omvattende bieden van toegang door de derde partij in overeenstemming met de toegangsparemeters.
3. Werkwijze volgens conclusie 2, waarbij de derde partij een verkoper is die
- 25 goederen of diensten aan de klant heeft verkocht.
4. Werkwijze volgens conclusie 1, waarbij de transactie ontvangstbewijs informatie ten minste een van de volgende informatie onderdelen omvat:
- 30 a) Verkoper informatie welke een verkoper die goederen of diensten aan de klant heeft verkocht identificeert;
 - b) Een totaalbedrag van de transactie;
 - c) Product informatie welke de verkochte goederen of diensten identificeert;
 - d) Datum en/of tijd van de transactie;

e) Betalingswijze informatie welke de manier van betaling van de transactie identificeert; en/of

f) Aanvullende informatie betreffende de verkochte goederen en/of diensten welke zijn geïdentificeerd door de transactie ontvangstbewijs informatie.

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5. Werkwijze volgens conclusie 4, waarbij de aanvullende informatie delen een afbeelding, tekst gegevens en/of een verwijzing naar een afbeelding, tekst gegevens of een combinatie van een afbeelding en tekst gegevens omvat.

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6. Werkwijze volgens conclusie 4, waarbij de transactie ontvangstbewijs informatie product prijs informatie omvat welke de transactieprijs per gekocht goed of dienst identificeert en waarbij de klant profiel informatie voorkeuren omvat voor opslag van transactie ontvangstbewijs informatie als de transactieprijs voor ten minste een goed of dienst boven een vooraf bepaalde drempel is, de werkwijze omvattende:

15

a) Afleiden van ten minst een transactieprijs voor ten minste een goed of dienst uit de transactie ontvangstbewijs informatie;

b) Afleiden van de vooraf bepaalde drempel uit de klant profiel informatie; en

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c) Als de transactieprijs voor ten minste een product boven de vooraf bepaalde drempel is, opslaan van de transactie ontvangstbewijs informatie volgens de klant profiel informatie voor toegang door de klant.

7. Werkwijze volgens conclusie 1, verder omvattende:

25

a) Ontvangen van invoer van de klant met betrekking tot voorkeuren van de klant;

b) En aanpassen van de klant profiel informatie in overeenstemming met de ontvangen invoer.

30

8. In een apparaat voor versturen van transactie ontvangstbewijs informatie, een werkwijze voor versturen van transactie ontvangstbewijs informatie in elektronische vorm, omvattende:

a) Genereren van de transactie ontvangstbewijs informatie omvattende informatie over de transactie;

b) Ontvangen van klant identificatie informatie welke een klant identificeert, de klant identificatie informatie omvattende informatie betreffende een opslagmodule; en

5 c) Versturen van de transactie ontvangstbewijs informatie naar de opslagmodule waarvan informatie is omvat door de klant identificatie informatie.

9. Werkwijze volgens conclusie 8, verder omvattende versturen van de klant identificatie informatie naar de opslagmodule waarvan informatie is omvat door de klant
10 identificatie informatie

10. Apparaat voor opslag van transactie ontvangstbewijs informatie in elektronische vorm, omvattende:

15 a) Een ontvangsteenheid voor ontvangen van de transactie ontvangstbewijs informatie welke een transactie identificeert en klant identificatie informatie welke een klant identificeert;

b) Een opslageenheid voor opslag van klant profiel informatie gerelateerd aan de klant identificatie informatie en de ontvangen transactie ontvangstbewijs informatie;

20 c) Een communicatie eenheid om de klant toegang te bieden tot de opgeslagen transactie ontvangstbewijs informatie; en

d) Een verwerkingseenheid ingericht om:

i) Bij ontvangst van de klant identificatie informatie, de klant profiel informatie op te halen;

25 ii) De transactie ontvangstbewijs informatie op te slaan in de opslagmodule in overeenstemming met de klant profiel informatie; en

30 iii) De klant toegang te bieden tot de opgeslagen transactie ontvangstbewijs informatie via de communicatie eenheid.

11. Apparaat voor opslag van transactie ontvangstbewijs informatie, omvattende:

- a) Een verwerkingseenheid ingericht om de transactie ontvangstbewijs informatie te generen;
- b) Een identificatie eenheid om klant identificatie informatie te ontvangen, de klant identificatie informatie omvattende informatie betreffende een opslagmodule; en
- c) Een communicatie eenheid om de transactie ontvangst informatie te versturen naar de opslagmodule waarvan informatie is omvat door de klant identificatie informatie.

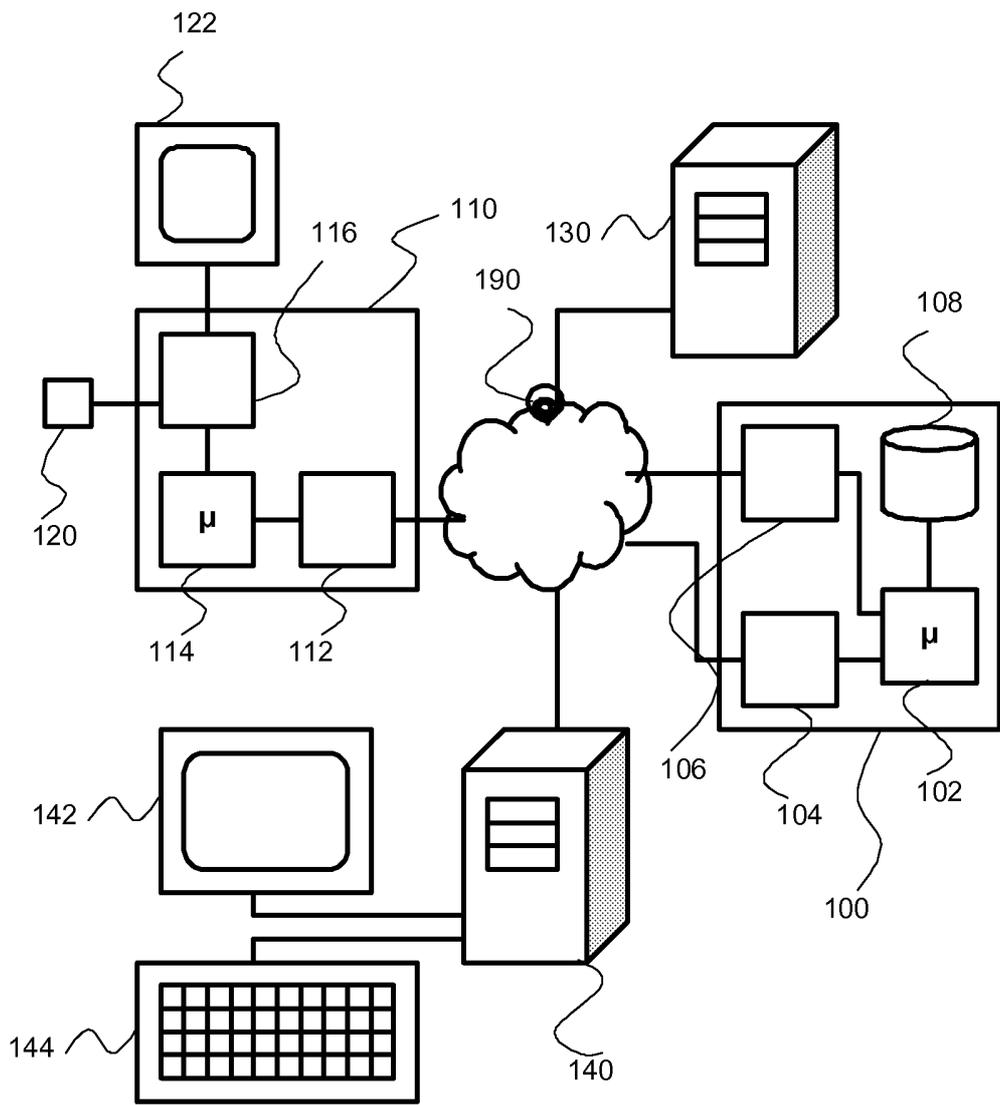


Fig. 1

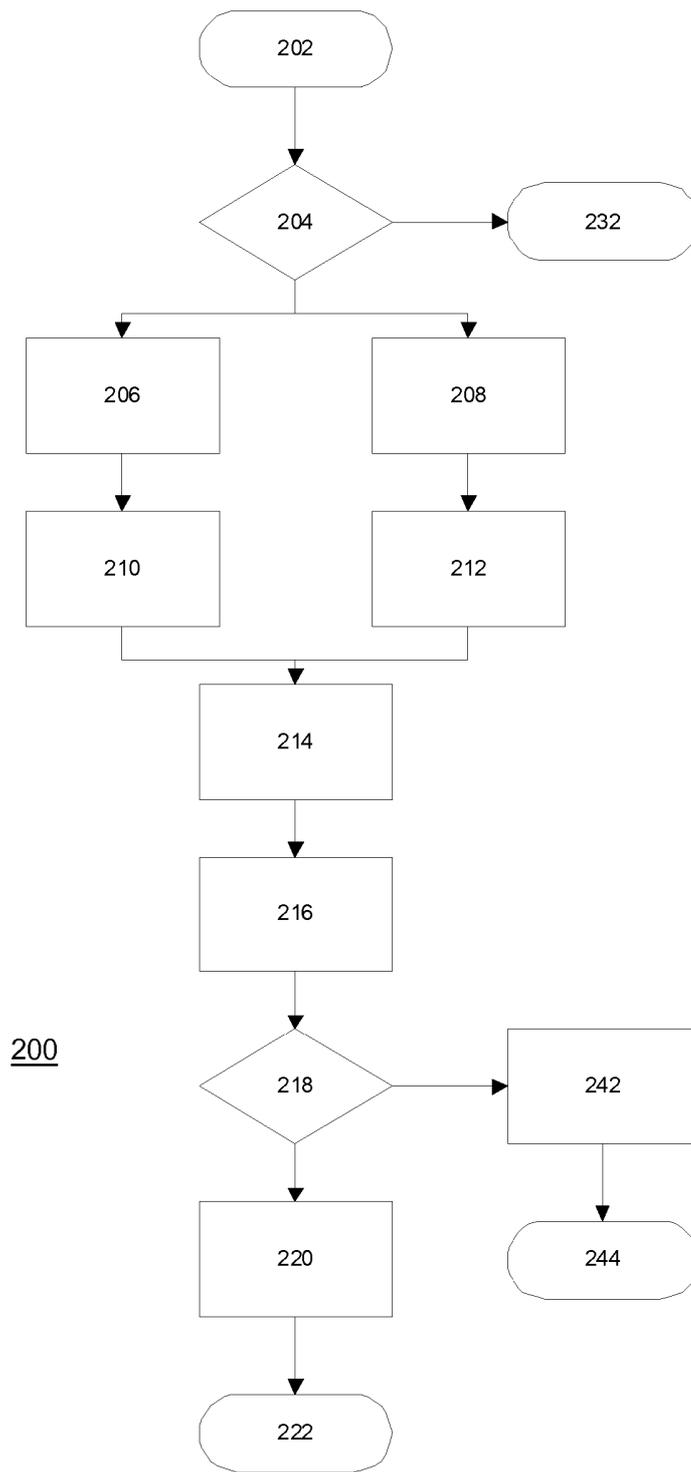


Fig. 2

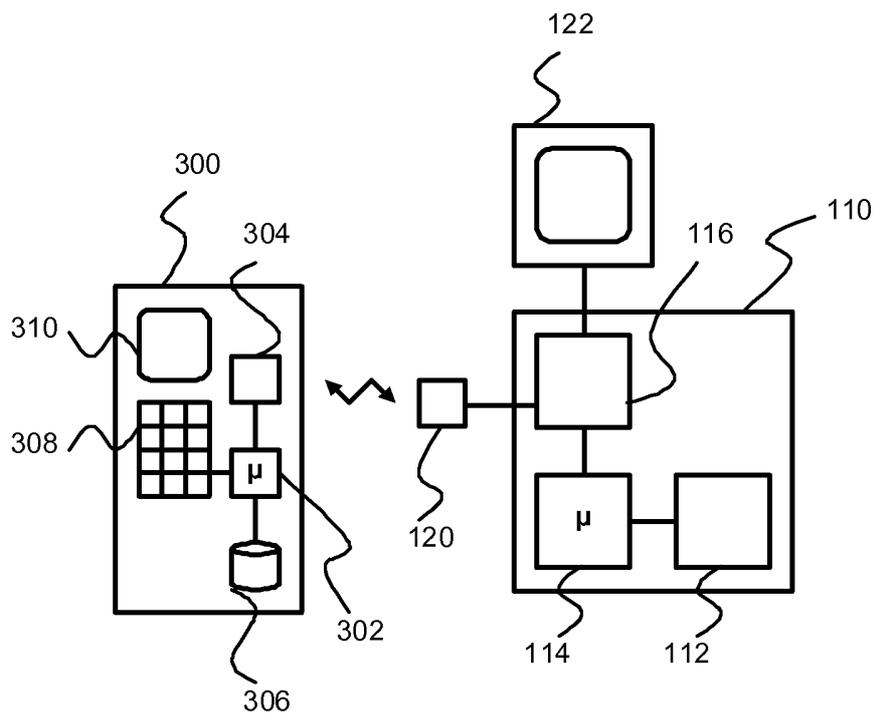


Fig. 3

SAMENWERKINGSVERDRAG (PCT)

RAPPORT BETREFFENDE NIEUWHEIDSONDERZOEK VAN INTERNATIONAAL TYPE

IDENTIFICATIE VAN DE NATIONALE AANVRAGE	KENMERK VAN DE AANVRAGER OF VAN DE GEMACHTIGDE P21000403NL00
Nederlands aanvraag nr. 2007370	Indieningsdatum 08-09-2011
	Ingeroepen voorrangdatum
Aanvrager (Naam) Euro-Wallet B.V.	
Datum van het verzoek voor een onderzoek van internationaal type 03-12-2011	Door de Instantie voor Internationaal Onderzoek aan het verzoek voor een onderzoek van internationaal type toegekend nr. SN 57267
I. CLASSIFICATIE VAN HET ONDERWERP (bij toepassing van verschillende classificaties, alle classificatiesymbolen opgeven)	
Volgens de internationale classificatie (IPC) G07G5/00 G06Q20/20 G06Q20/32	
II. ONDERZOCHE GEBIEDEN VAN DE TECHNIEK	
Onderzochte minimumdocumentatie	
Classificatiesysteem	Classificatiesymbolen
IPC8	G07G G06Q
Onderzochte andere documentatie dan de minimum documentatie, voor zover dergelijke documenten in de onderzochte gebieden zijn opgenomen	
III. <input type="checkbox"/>	GEEN ONDERZOEK MOGELIJK VOOR BEPAALDE CONCLUSIES (opmerkingen op aanvullingsblad)
IV. <input type="checkbox"/>	GEBREK AAN EENHEID VAN UITVINDING (opmerkingen op aanvullingsblad)

**ONDERZOEKSRAPPORT BETREFFENDE HET
RESULTAAT VAN HET ONDERZOEK NAAR DE STAND
VAN DE TECHNIEK VAN HET INTERNATIONALE TYPE**

Nummer van het verzoek om een onderzoek naar
de stand van de techniek
NL 2007370

A. CLASSIFICATIE VAN HET ONDERWERP INV. G07G5/00 G06Q20/20 G06Q20/32 ADD.		
Volgens de Internationale Classificatie van octrooien (IPC) of zowel volgens de nationale classificatie als volgens de IPC.		
B. ONDERZOCHE GEBIEDEN VAN DE TECHNIEK		
Onderzochte minimum documentatie (classificatie gevolgd door classificatiesymbolen) G07G G06Q		
Onderzochte andere documentatie dan de minimum documentatie, voor dergelijke documenten, voor zover dergelijke documenten in de onderzochte gebieden zijn opgenomen		
Tijdens het onderzoek geraadpleegde elektronische gegevensbestanden (naam van de gegevensbestanden en, waar uitvoerbaar, gebruikte trefwoorden) EPO-Internal		
C. VAN BELANG GEACHTE DOCUMENTEN		
Categorie °	Geciteerde documenten, eventueel met aanduiding van speciaal van belang zijnde passages	Van belang voor conclusie nr.
X	WO 2011/057412 A1 (BHINDER MUNDIP S [CA]) 19 mei 2011 (2011-05-19) * samenvatting * * alinea's [0051], [0052], [0058], [0061], [0069], [0073], [0087], [0098] *	1-11
X	----- US 2010/100434 A1 (SOCK BIRAME N [US]) 22 april 2010 (2010-04-22) * *	1-11
X	----- EP 1 271 437 A2 (FUJITSU LTD [JP]) 2 januari 2003 (2003-01-02) * *	1-11
X	----- US 2004/220964 A1 (SHIFTAN NICHOLAS [US] ET AL) 4 november 2004 (2004-11-04) * * -----	1-11
<input type="checkbox"/> Verdere documenten worden vermeld in het vervolg van vak C. <input checked="" type="checkbox"/> Leden van dezelfde octroofamilie zijn vermeld in een bijlage		
° Speciale categorieën van aangehaalde documenten		
A niet tot de categorie X of Y behorende literatuur die de stand van de techniek beschrijft		*T* na de indieningsdatum of de voorrangdatum gepubliceerde literatuur die niet bezwarend is voor de octrooiaanvraag, maar wordt vermeld ter verheldering van de theorie of het principe dat ten grondslag ligt aan de uitvinding *X* de conclusie wordt als niet nieuw of niet inventief beschouwd ten opzichte van deze literatuur *Y* de conclusie wordt als niet inventief beschouwd ten opzichte van de combinatie van deze literatuur met andere geciteerde literatuur van dezelfde categorie, waarbij de combinatie voor de vakman voor de hand liggend wordt geacht *Z* lid van dezelfde octroofamilie of overeenkomstige octrooipublicatie
D in de octrooiaanvraag vermeld		
E eerdere octrooi(aanvraag), gepubliceerd op of na de indieningsdatum, waarin dezelfde uitvinding wordt beschreven		
L om andere redenen vermelde literatuur		
O niet-schriftelijke stand van de techniek		
P tussen de voorrangdatum en de indieningsdatum gepubliceerde literatuur		
Datum waarop het onderzoek naar de stand van de techniek van internationaal type werd voltooid 29 maart 2012	Verzenddatum van het rapport van het onderzoek naar de stand van de techniek van internationaal type	
Naam en adres van de instantie European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Fax: (+31-70) 340-3016	De bevoegde ambtenaar Wolles, Bart	

**ONDERZOEKSRAPPORT BETREFFENDE HET
RESULTAAT VAN HET ONDERZOEK NAAR DE STAND
VAN DE TECHNIEK VAN HET INTERNATIONALE TYPE**
Informatie over leden van dezelfde octrooifamilie

Nummer van het verzoek om een onderzoek naar
de stand van de techniek
NL 2007370

In het rapport genoemd octrooigeschrift	Datum van publicatie	Overeenkomend(e) geschrift(en)	Datum van publicatie
WO 2011057412	A1	19-05-2011	CA 2706151 A1 16-05-2011 WO 2011057412 A1 19-05-2011
US 2010100434	A1	22-04-2010	GEEN
EP 1271437	A2	02-01-2003	CN 1395209 A 05-02-2003 EP 1271437 A2 02-01-2003 JP 2003016526 A 17-01-2003 KR 20030003044 A 09-01-2003 US 2003004811 A1 02-01-2003
US 2004220964	A1	04-11-2004	AU 2004269646 A1 10-03-2005 AU 2010206118 A1 26-08-2010 EP 1623299 A2 08-02-2006 US 2004220964 A1 04-11-2004 US 2009164344 A1 25-06-2009 US 2009192817 A1 30-07-2009 US 2009192925 A1 30-07-2009 US 2009216664 A1 27-08-2009 US 2011016007 A1 20-01-2011 WO 2005022291 A2 10-03-2005



Agentschap NL
Ministerie van Economische Zaken,
Landbouw en Innovatie

WRITTEN OPINION

File No. SN57267	Filing date (day/month/year) 08.09.2011	Priority date (day/month/year)	Application No. NL2007370
International Patent Classification (IPC) INV. G07G5/00 G06Q20/20 G06Q20/32			
Applicant Euro-Wallet B.V.			

This opinion contains indications relating to the following items:

- Box No. I Basis of the opinion
- Box No. II Priority
- Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- Box No. IV Lack of unity of invention
- Box No. V Reasoned statement with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- Box No. VI Certain documents cited
- Box No. VII Certain defects in the application
- Box No. VIII Certain observations on the application

	Examiner Wolles, Bart
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WRITTEN OPINION

Application number
NL2007370

Box No. I Basis of this opinion

1. This opinion has been established on the basis of the latest set of claims filed before the start of the search.
2. With regard to any **nucleotide and/or amino acid sequence** disclosed in the application and necessary to the claimed invention, this opinion has been established on the basis of:
 - a. type of material:
 - a sequence listing
 - table(s) related to the sequence listing
 - b. format of material:
 - on paper
 - in electronic form
 - c. time of filing/furnishing:
 - contained in the application as filed.
 - filed together with the application in electronic form.
 - furnished subsequently for the purposes of search.
3. In addition, in the case that more than one version or copy of a sequence listing and/or table relating thereto has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.
4. Additional comments:

Box No. V Reasoned statement with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty	Yes: Claims	2-7, 9
	No: Claims	1, 8, 10, 11
Inventive step	Yes: Claims	
	No: Claims	1-11
Industrial applicability	Yes: Claims	1-11
	No: Claims	

2. Citations and explanations

see separate sheet

Re Item V

Reasoned statement with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

Reference is made to the following documents:

- D1 WO 2011/057412 A1 (BHINDER MUNDIP S [CA]) 19 mei 2011 (2011-05-19)
- D2 US 2010/100434 A1 (SOCK BIRAME N [US]) 22 april 2010 (2010-04-22)
- D3 EP 1 271 437 A2 (FUJITSU LTD [JP]) 2 januari 2003 (2003-01-02)
- D4 US 2004/220964 A1 (SHIFTAN NICHOLAS [US] ET AL) 4 november 2004 (2004-11-04)

The present application does not meet the criteria of patentability, because the subject-matter of claim 1 is not new.

Document D1 discloses:

In een apparaat voor opslag van transactie ontvangstbewijs informatie van in elektronische vorm, een werkwijze voor opslag transactie ontvangstbewijs informatie in elektronische vorm, omvattende (see abstract and paragraphs 1 and 2):

Ontvangen van informatie over transactie ontvangstbewijs informatie welke een transactie identificeert (see paragraph 98)

Ontvangen van klant identificatie informatie welke een klant identificeert (see paragraph 98);

Ophalen van klant profiel informatie gerelateerd aan de klant identificatie informatie (see also paragraph 98);

Opslaan van de van de transactie ontvangstbewijs informatie volgens de klant profiel informatie om opgevraagd te kunnen worden door de klant (e.g. paragraph 87); en

De klant toegang bieden tot de opgeslagen transactie ontvangstbewijs informatie (paragraph 87).

Note that "klant identificatie informatie, klant profiel informatie, transactie ontvangstbewijs informatie" are all forms of data which are to be understood in the context of document D1 as transactional data.

Claim 1 is therefore not new.

Because claims 8, 10 and 11 define in a different form similar subject-matter as defined in claim 1 the same reasoning applies, mutatis mutandis, to the subject-matter of the corresponding independent claims 8, 10 and 11, which therefore are also considered not new.

Dependent claims 2 to 7 and 9 do not contain any features which, in combination with the features of any claim to which they refer, meet the requirements of novelty and/or inventive step, see documents D1-D4.