

(51) International Patent Classification:
G06Q 20/00 (2006.01)94506 (US). **SIEGEL, Kevin** [US/US]; 593 Angus Drive, Milpitas, California 95035 (US).(21) International Application Number:
PCT/US2009/065167(74) Agents: **KNITTEL, Marc R.** et al.; Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, California 94111-3834 (US).(22) International Filing Date:
19 November 2009 (19.11.2009)

(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, 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.

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/116,207 19 November 2008 (19.11.2008) US
12/616,048 10 November 2009 (10.11.2009) US
12/616,028 10 November 2009 (10.11.2009) US(71) Applicant (for all designated States except US): **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, MS M3-2B, San Francisco, California 94128-8999 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **BARRETT, Melyssa** [US/US]; 1464 Olivia Court, Tracy, California 95377 (US). **SCOTT, Joe** [US/US]; 549 Monterey Road, #1, Pacifica, California 94044 (US). **HILGERS, Nancy** [US/US]; 5098 Blackhawk Drive, Danville, California

(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, MK, MT, NL, NO, PL, PT, RO, SE, SI, SK, SM, 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 USING A TRANSACTION AGGREGATOR, SUPERKEYS AND SUBKEYS

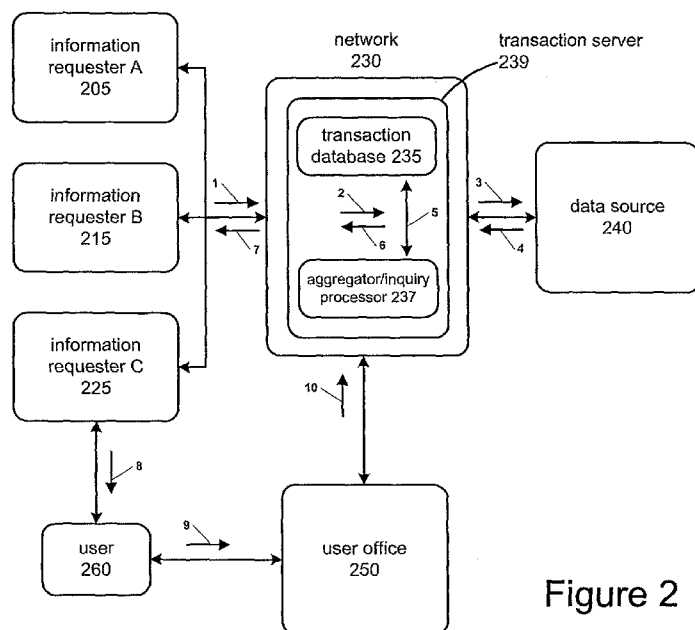


Figure 2

(57) Abstract: Systems and methods for providing aggregated transaction level data for particular users to multiple information requesters are disclosed. Subkeys are assigned to user inquiries from multiple information requesters and a superkey is assigned to link them to a user identifier, such as a Social Security number. Account data is obtained based on the superkey and the user identifier. Based on the requests of one or more information requesters, an aggregator server can request transaction level data for all accounts associated with a particular user or a group of users from a transaction database. The aggregator server can then parse the transaction level data based on a number of transaction level data elements and information requester input. The parsed raw transaction level data can be used to determine a number of transaction level data aggregates. User inquiry response files containing transaction level aggregate data can be sent to the information requesters.

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

16 September 2010

- *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))*

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2009/065167**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 20/00(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)

G06Q 20/00; G06F 11/30; G06F 17/30; G06F 9/50; G06Q 10/00; H04L 9/00

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: risk assessment, transaction, subkey, super key, aggregator, parsing

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y A	KR 10-2004-0017547 A (LEE, HONG KYU) 27 February 2004 See the abstract, claims 1-29 and figures 1-4.	19-35 1-18
Y A	US 2007-0162457 A1 (ROLAND BARCIA et al.) 12 July 2007 See the abstract and claims 1-18.	19-35 1-18
A	US 2007-0140483 A1 (Jin Weon-il et al.) 21 June 2007 See the abstract and claims 1,10,25,34.	1-35
A	JP 2007-219651 A (TOSHIBA CORP) 30 August 2007 See the abstract and claims 1-15.	1-35

☐ 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

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"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

07 JULY 2010 (07.07.2010)

Date of mailing of the international search report

08 JULY 2010 (08.07.2010)

Name and mailing address of the ISA/KR

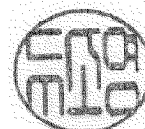
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Facsimile No. 82-42-472-7140

Authorized officer

DOO, So Young

Telephone No. 82-42-481-8378



INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2009/065167

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
KR 10-2004-0017547 A	27.02.2004	None	
US 2007-0162457 A1	12.07.2007	US 7464121 B2	09.12.2008
US 2007-0140483 A1	21.06.2007	KR 10-0670017 B1	19.01.2007
		KR 10-2006-0079491A	06.07.2006
JP 2007-219651 A	30.08.2007	None	