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[Continued on next page]

(54) Title: SYSTEM AND METHODS FOR MANAGING A VIRTUAL CARD BASED ON GEOGRAPHICAL INFORMATION

(57) Abstract: A method for using a virtual card is provided. In one example, the method includes identifying a geographic identifier for a mobile computing device and matching the geographic identifier with at least one virtual card associated with the mobile computing device. The method further includes triggering at least one virtual card feature based on a matched geographic identifier. In some examples, the at least one virtual card feature includes presenting the at least one virtual card with the matched geographic identifier. In other examples, the at least one virtual card feature includes a security feature including selectively enabling a virtual card transaction based on the at least one virtual card with the matched geographic identifier.

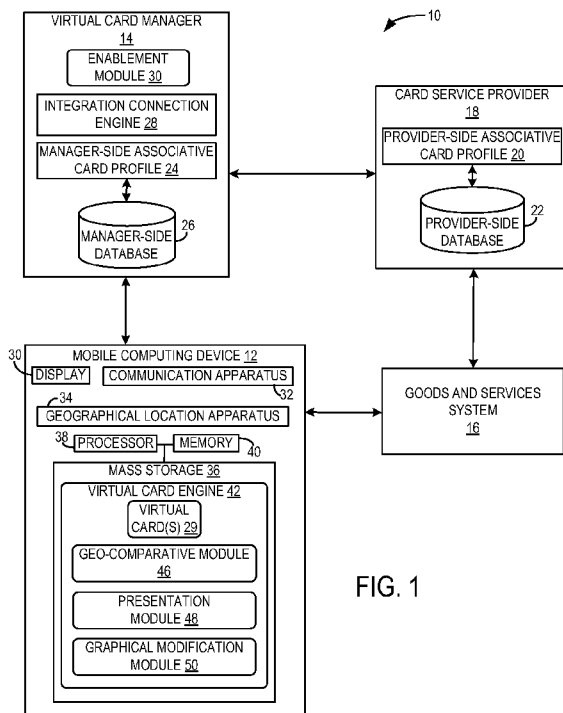


FIG. 1

WO 2010/036737 A3



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

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INTERNATIONAL SEARCH REPORT

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PCT/US2009/058111**A. CLASSIFICATION OF SUBJECT MATTER***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)

G06Q 40/00; G06F 17/60; G06Q 30/00; H04Q 7/20; H04W 4/02; H04W 8/18

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
(Chinese Patents and application for patent)

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

eKOMPASS(KIPO internal) & Keywords: geograph*, location, position, GPS, distance, card, mobile

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2006-0058011 A1 (MARKO VANSKA et al.) 16 March 2006	1-8
Y	See the abstract, paragraph 28-73 and claims 1-84	9-21
Y	JP 2002-318951 A (PIONEER ELECTRONIC CORP) 31 October 2002	9-21
A	See the abstract and paragraph 9-19	1-8
A	US 2008-0033817 A1 (KRISTOPHER C. BILLMAIER et al.) 07 February 2008	1-21
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A	KR 10-2004-0052502 A (ACCENTURE LLP) 23 June 2004	1-21
	See the whole document	

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

* Special categories of cited documents:

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INTERNATIONAL SEARCH REPORT

Information on patent family members

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