

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
8 August 2002 (08.08.2002)

PCT

(10) International Publication Number  
WO 02/061536 A3

(51) International Patent Classification<sup>7</sup>: G06F 17/60

Brandywine Blvd., Apartment 3, Wilmington, DE 19809 (US).

(21) International Application Number: PCT/US02/02526

(74) Agents: SCOTT, Thomas, J., Jr. et al.; Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006 (US).

(22) International Filing Date: 30 January 2002 (30.01.2002)

(25) Filing Language: English

(81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZM, ZW.

(26) Publication Language: English

(30) Priority Data:  
60/264,681 30 January 2001 (30.01.2001) US  
09/814,783 23 March 2001 (23.03.2001) US

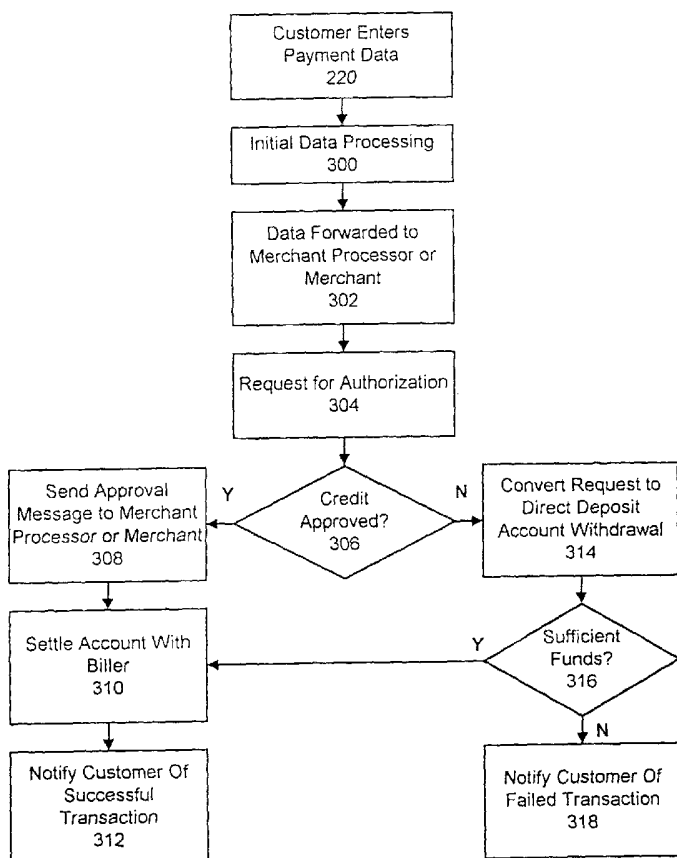
(71) Applicant: FIRST USA BANK, N.A. [US/US]; 201 North Walnut Street, Three Christina Centre, Wilmington, DE 19801 (US).

(84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR,

(72) Inventors: BROWN, Karen, L.; 627 Brandywine Drive, Bear, DE 19701 (US). MANARKY, Lisa, Kim; 9011/2

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR ELECTRONIC BILL PAY AND PRESENTMENT



(57) Abstract: A system and method is disclosed enabling a customer payor to make payment to a payee (220) in a networked environment using a credit card, revolving credit, or other credit account (304). The payment system may provide for online receipt and review of bills, and may allow a customer payor to optionally select one or more alternative secondary accounts for payment in the event that payment cannot be made from a primary account (306). The secondary account may be another credit account, a checking account, a brokerage account, or another type of account (314). Actual payment may be accomplished by electronic settlement of a credit transaction, electronic funds transfer, or by printing and physically delivering a paper check (310). A customer payor using the system and method may receive notification concerning the success (312) or failure of the transaction (318).

WO 02/061536 A3



GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent  
(BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR,  
NE, SN, TD, TG).

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

14 November 2002

**Published:**

- *with international search report*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

**INTERNATIONAL SEARCH REPORT**

International application No.

PCT/US02/02526

**A. CLASSIFICATION OF SUBJECT MATTER**  
 IPC(7) : G06F 17/60  
 US CL : 705/40  
 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)  
 U.S. : 705/35, 39, 40, 44, 45

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X,E	US 2002/0016769 A1 (BARBARA et al.) 07 February 2002 (07.02.2002), see abstract; paragraphs [0005] to [0023].	1-17
X,E	US 2002/0023055 A1 (ANTOIGNINI et al.) 21 February 2002 (21.02.2002), see abstract; paragraphs [0014] to [0029].	1-17
X	US 5,699,528 A (HOGAN) 16 December 1997 (16.12.1997), see entire document.	1-17
X	US 5,978,780 A (WATSON) 02 November 1999 (02.11.1999), see entire document.	1-17

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	"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
"E" earlier application or patent published on or after the international filing date	"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
"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)	"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
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 18 June 2002 (18.06.2002)	Date of mailing of the international search report <b>17 SEP 2002</b>
--	--

Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Emanuel T Voeltz <i>Stuvia Cadmus</i> Telephone No. 703-305-3900
--	---

**INTERNATIONAL SEARCH REPORT**

International application No.

PCT/US02/02526

**Continuation of B. FIELDS SEARCHED Item 3:**

search terms: alternative, secondary, another, other, payment, presentment, online, POS, transaction, payor, payee, check, account, fund, settlement.