

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
22 September 2005 (22.09.2005)

PCT

(10) International Publication Number  
**WO 2005/086636 A3**

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

(21) International Application Number:  
PCT/US2005/004253

(22) International Filing Date:  
10 February 2005 (10.02.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
60/543,513 10 February 2004 (10.02.2004) US  
11/055,527 9 February 2005 (09.02.2005) US  
11/055,028 9 February 2005 (09.02.2005) US

(71) Applicant (for all designated States except US): **FIRST DATA CORPORATION** [US/US]; 12500 East Belford Avenue, Englewood, Colorado 80112-5939 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **ROGERS, SuZanne** [US/US]; 19301 Camden Avenue, Elkhorn, Nebraska 68022 (US). **HORTON, Timothy** [US/US]; 1020 East Cary Street, Papillion, Nebraska 68046 (US). **TRAINOR, Gary, J.** [US/US]; 245 Southern Hills Drive, Duluth, Georgia 30097 (US).

(74) Agents: **GIBBY, Darin, J.** et al.; Townsend and Townsend and Crew LLP, Two Embarcadero Center, Eighth Floor, San Francisco, California 94111-3834 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, 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, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

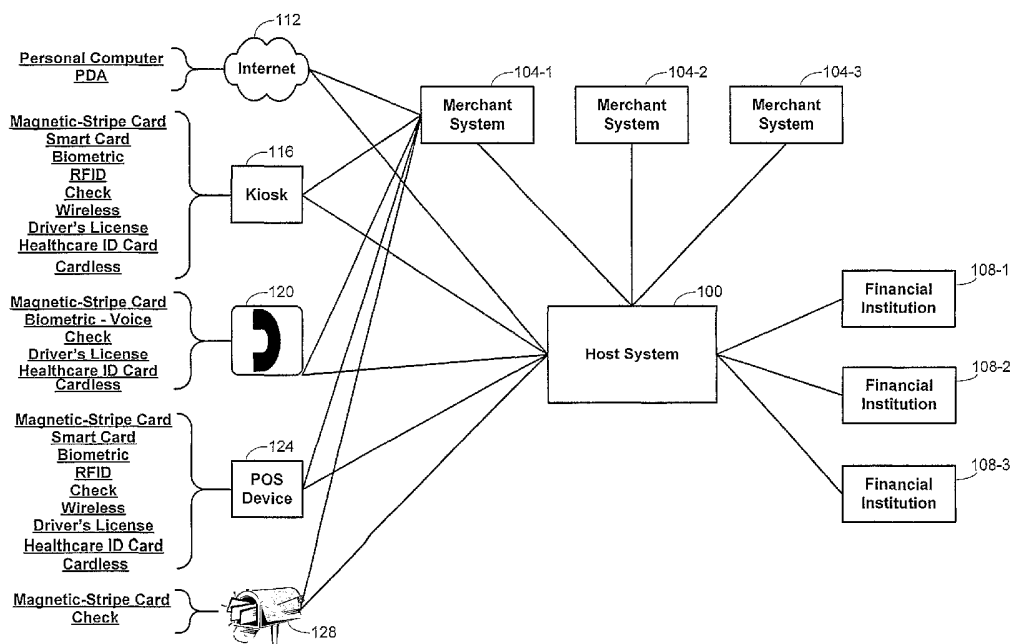
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report

[Continued on next page]

(54) Title: METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS



(57) Abstract: Methods and systems are provided for processing a transaction between a first party and a second party. Information defining terms of the transaction and identifying a presentation instrument are received at a host system. Preference information associated with the presentation instrument is retrieved with the host system. The preference information specifies terms for an allocation of transaction amounts among multiple transaction types. An amount for the transaction is allocated among the transaction types in accordance with terms of the transaction and the terms for the allocation.



— *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.*

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

5 January 2006

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/04253

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G 06 F 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. : 705/40

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)

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,805,719 (Pare et al.) 8 September 1998 (08.09.1998) abstract, figures 1-17 and associated texts, column 6, line 65- column 11, line 5, column 12, line 28-column 13, line	1-60
X	US 5,764,789 (Pare et al.) 9 June 1998 (09.06.1998), abstract, figures 1-14 and associated text, column 3, line 50-column6, line 57, column7, line 34-column 8, line 62	1-60
X	US 6,678,664 B1 (Ganesan) 13 January 2004 (13.01.2004), abstract, figures 1-7 and associated tex, column 4, line 30-column 7, line 26, column 8, line 10- column 9, line 62	1-60

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

* Special categories of cited documents:	"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
"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent published on or after the international filing date	"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
"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)	"&" document member of the same patent family
"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	

Date of the actual completion of the international search

22 September 2005 (22.09.2005)

Date of mailing of the international search report

31 OCT 2005

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Facsimile No. (571) 273-3201

Authorized officer

Kambiz Abdi

Telephone No. (571) 272-6702