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(54) Title: PORTABLE DEVICE INCLUDING ALTERABLE INDICATOR

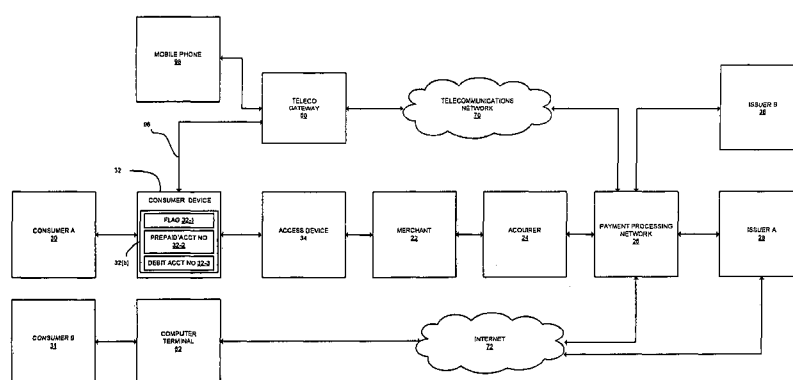


FIG. 1

(57) Abstract: A consumer device is disclosed. It includes a body, and a memory element coupled to the body, the memory storing a first account identifier associated with a first account, a second account identifier associated with a second account, and an alterable flag linking the first account and the second account.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2009/041952**A. CLASSIFICATION OF SUBJECT MATTER*****H04W 88/02(2009.01)i, H04W 4/24(2009.01)i, G06Q 40/00(2006.01)i, 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)

IPC G06F, H04M 11/00, G06Q 40/00

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 since 1975

Japanese Utility Models and applications for Utility Models since 1975

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

e-KOMPASS(KIPO internal) & keyword: card, account, memory

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 02-14985 A2 (KERN, DANIEL, A.) 21 February 2002 See abstract, figure 3, claims 1, 2, 14, 15 and 78.	1-9, 11-19
A	US 2002-0029191 A1 (AKIRA ISHIBASHI et al.) 07 March 2002 See abstract, figure 1 and claim 1.	1-9, 11-19
A	US 2006-0018450 A1 (ERIK SANDBERG-DIMENT) 26 January 2006 See abstract, figure 1 and claim 11.	1-9, 11-19
A	US 2006-0064372 A1 (ASHISH GUPTA) 23 March 2006 See abstract, figure 1, claims 1 and 4.	1-9, 11-19



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

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of citation or other special reason (as specified)

"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

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INTERNATIONAL SEARCH REPORTInternational application No.
PCT/US2009/041952**Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)**

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:
2. ☒ Claims Nos.: 10, 20
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

Claim 10 is worded in reference to the authorization response message of claim 6. However, said authorization response message has not been worded in claim 6. The same reasoning applies to claim 20.
3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

1. ☐ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. ☐ As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. ☐ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- ☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- ☐ No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2009/041952

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