

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
13 July 2006 (13.07.2006)

PCT

(10) International Publication Number
WO 2006/074275 A3

(51) International Patent Classification:

G06F 17/27 (2006.01)

(21) International Application Number:

PCT/US2006/000274

(22) International Filing Date: 4 January 2006 (04.01.2006)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

| | | |
|------------|--------------------------------|----|
| 60/641,483 | 4 January 2005 (04.01.2005) | US |
| 60/641,597 | 4 January 2005 (04.01.2005) | US |
| 60/641,464 | 4 January 2005 (04.01.2005) | US |
| 11/231,026 | 20 September 2005 (20.09.2005) | US |

(71) Applicants and

(72) Inventors: NGUYEN, Loc [VN/US]; 590 6th Street, #204, San Francisco, California 94103 (US). PRUITT, Janet [US/US]; 366 Dolan Avenue, Mill Valley, California 94941 (US). POURFALLAH, Stacy [US/US]; 4010 Everett Avenue, Oakland, California 94602 (US).

(74) Agents: PINTO, James, A. et al.; Brownstein Hyatt & Farber, P.C., 410 Seventeenth Street, 22nd Floor, Denver, Colorado 80202 (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, KM, KN, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, 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, LV, 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).

Declaration under Rule 4.17:

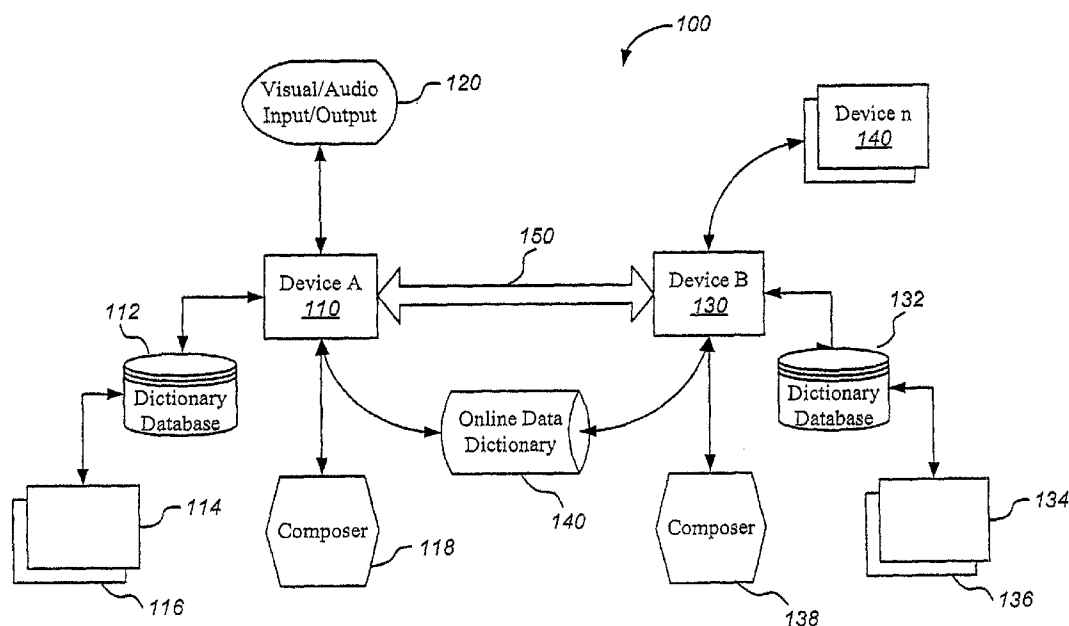
— as to the identity of the inventor (Rule 4.17(i))

Published:

— with international search report

[Continued on next page]

(54) Title: METHOD FOR ENCODING MESSAGES BETWEEN TWO DEVICES FOR TRANSMISSION OVER STANDARD ONLINE PAYMENT NETWORKS



(57) Abstract: A method of using a dictionary of message codes related to health care information is provided. The message codes in the dictionary have corresponding message values. The method includes receiving at least one message value at a first device. The first device then generates at least one message code related to health care information from the at least one message value using corresponding message values from the dictionary. The method also includes transmitting the at least one message code over a payment processing network.



— *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:

8 November 2007

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/00274

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8): G06F 17/27 (2007.01)

USPC: 704/9

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(8): G06F 17/27 (2007.01)

USPC: 704/9

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 704/2, 1

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

PubWEST (USPT, PGPB, EPAB, JPAB); Wiley Interscience; CrossRef; Google; Google Scholar
Search Terms: pos terminal supplemental information health care transmission

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|-----------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Y | US 5,915,241 A (GIANNANI) 22 June 1999 (22.06.1999) entire document, especially col 2, ln 37 - col 10, ln 11 | 1-20 |
| Y | US 2004/0128201 A1 to (OFIR et al.) 1 July 2004 (01.07.2004) entire document, especially para Fig. 1, [0036] - [0072]; Fig. 1 | 1-20 |
| A | US 5,832,447 A (RIEKER et al.) 3 November 1998 (03.11.1998) entire document | 1-20 |
| A | US 2004/0225567 A1 (MITCHELL et al.) 11 November 2004 (11.11.2004) entire document | 1-20 |
| A | US 2002/0138309 A1 (THOMAS) 26 September 2002 (26.09.2002) entire document | 1-20 |

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

* 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 another 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

11 April 2007 (11.04.2007)

Date of mailing of the international search report

29 AUG 2007

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:

Lee W. Young

PCT Helpdesk: 571-272-4300
PCT OSP: 571-272-7774