(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR MOBILE PAYMENT AND FULFILMENT DIGITAL GOODS

100

Merchant Server 104

Fulfillment Server 180

Network 80

Customer/Merchant 102

Network 85

Payment Server 106

Network 80

GSM Network 90

Smart Card

Payment/Fulfillment Card 190

Customer's/Merchants Mobile Device with Smart Card Reader/Writer 110

Authentication Server 107
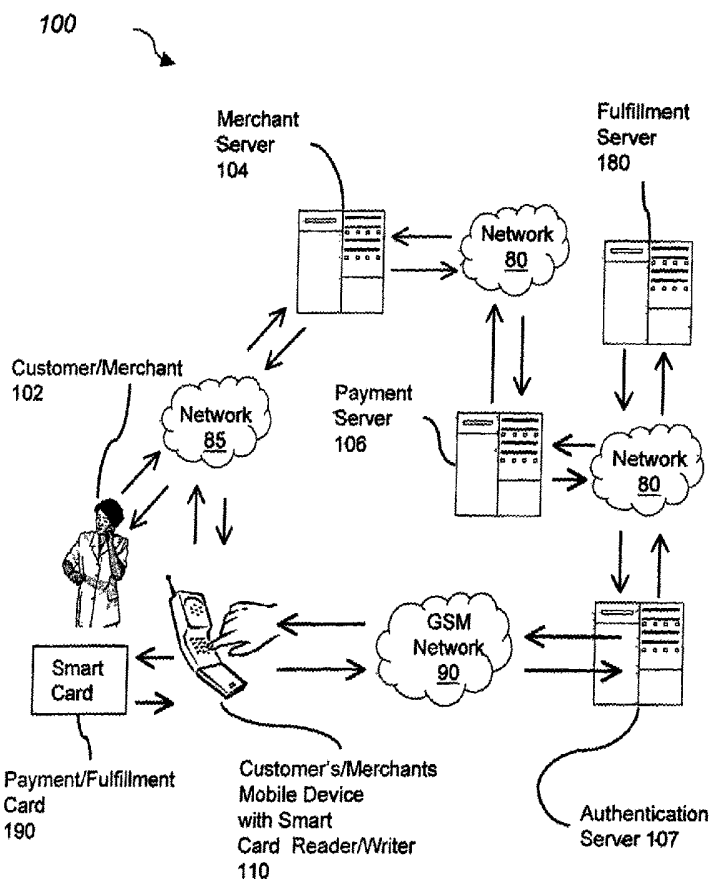
(57) Abstract: An electronic payment and fulfillment system utilized by a customer for purchasing a digital good includes a merchant server 104, a payment server 106, an authentication server 107, a fulfillment server 180 and a communication device 110. The communication device 110 includes a payment card module and the payment card module receives a payment card 190 and reads payment card identification information stored in the payment card. The communication device 110 transmits the payment card identification information to the payment server 106 and then receives the digital good from the fulfillment server 180 and stores it onto the payment card 190. Communications from and to the communication device 110 pass through the authentication server 107.

— *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/38692

A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06Q 40/00(2006.01)**
           G06Q 40/00(2006.01)

USPC: 705/39,40,26,67,77;455/406

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. : 705/39,40,26,67,77; 455/406

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONE

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2002/0077993 A1 (IMMONEN et al) 20 June 2002 (20.06.2002), entire document.	1-45
A	US 2002/0152179 A1 (RACOV) 17 October 2002 (17.10.2002), entire document.	1-45
A	US 2002/0165831 A1 (Horn et al) 07 November 2002 (07.11.2002), entire document.	1-45
A,P	US 2003/0208444 A1 (SAUER) 06 November 2003 (06.11.2003), entire document.	1-45

☐   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		
"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		
"P"	document published prior to the international filing date but later than the priority date claimed	"&"	document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
10 May 2006 (10.05.2006)	**2 6 JUN 2006**

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