

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
7 October 2004 (07.10.2004)

PCT

(10) International Publication Number  
**WO 2004/086170 A3**

(51) International Patent Classification<sup>7</sup>: **G06K 15/00**

(21) International Application Number:  
PCT/US2004/006633

(22) International Filing Date: 4 March 2004 (04.03.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
10/394,603 21 March 2003 (21.03.2003) US

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

(72) Inventors; and

(75) Inventors/Applicants (for US only): **ALGIENE, Kenneth** [US/US]; 9347 W. Vandeventer Dr., Littleton, CO 80128 (US). **THOMPSON, Mark** [US/US]; 5724 East 10th Avenue, Denver, CO 80220 (US).

(74) Agents: **GIBBY, Darin, J.** et al.; Townsend and Townsend and Crew LLP, Two Embarcadero Center, Eighth Floor, San Francisco, 5 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, 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, 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, IT, 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
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

(88) Date of publication of the international search report:  
25 November 2004

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.

(54) Title: SYSTEM AND METHODS FOR DISCLOSING TRANSACTION INFORMATION TO CUSTOMERS

(57) Abstract: A method of disclosing transaction information to customers includes receiving at a host computer system a file comprising processing information. The processing information comprises a plurality of transaction categories and fee information associated with each transaction category. The method also includes receiving a message from a point-of-sale device requesting the fee information associated with at least one particular transaction category relating to a transaction with a customer and sending from the host computer system an electronic message comprising the fee information. The method further comprises displaying transaction information relating to the electronic message at the point-of-sale device and providing the customer the opportunity to cancel the transaction. The transaction may involve an exchange between at least two different forms of value.

WO 2004/086170 A3

# INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US04/06633

**A. CLASSIFICATION OF SUBJECT MATTER**  
 IPC(7) : G 06 K 15/00  
 US CL : 235/383  
 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. : 235/383,379,380,381

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.
A	US 5,659,165 (Jennings et al) 19 August 1997 (19.8.1997), column 2, lines 30+	1-33
A	US 2002/0153415 (Minami et al) 24 October 2002 (24.10.2002), paragraphs 8+	1-33
A	US 2002/0016769 (Barbara et al) 7 February 2002 (7.2.2002), paragraphs 5+	1-33

Further documents are listed in the continuation of Box C.       See patent family annex.

<p>* Special categories of cited documents:</p> <p>"A" document defining the general state of the art which is not considered to be of particular relevance</p> <p>"E" earlier application or patent published on or after the international filing date</p> <p>"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)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p>	<p>"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</p> <p>"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</p> <p>"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</p> <p>"&amp;" document member of the same patent family</p>
---	---

Date of the actual completion of the international search 20 June 2004 (20.06.2004)	Date of mailing of the international search report <b>27 SEP 2004</b>
--	--

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. (703) 305-3230	Authorized officer Kimberly D. Nguyen Telephone No. 571-272-2402
---	--