



- (51) International Patent Classification:
G06Q 20/28 (2012.01)
- (21) International Application Number:
PCT/US2013/056263
- (22) International Filing Date:
22 August 2013 (22.08.2013)
- (25) Filing Language: English
- (26) Publication Language: English
- (71) Applicant: BEBEAUTIFUL, INC. [US/US]; 14111 Boquita Drive, Del Mar, California 92014 (US).
- (72) Inventor: HOLTZCLAW, Brenda; 14111 Boquita Drive, Del Mar, California 92014 (US).
- (74) Agents: GILLESPIE, Noel C. et al.; Procopio Cory Hargreaves & Savitch LLP, 501 B Street, Suite 2200, San Diego, California 92101 (US).
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KN, KP, KR,

KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

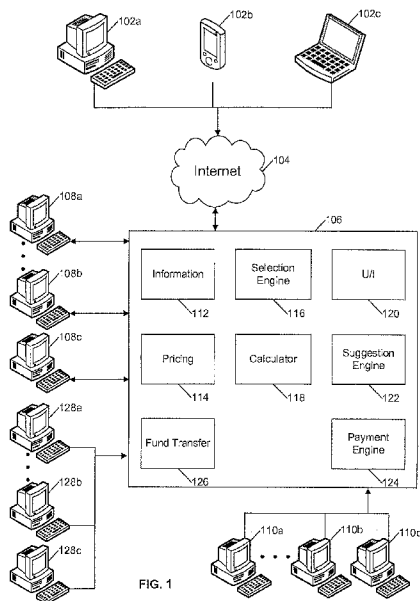
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

- with international search report (Art. 21(3))
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))

- (88) Date of publication of the international search report:
7 May 2015

(54) Title: SYSTEMS AND METHODS FOR IDENTIFYING SPECIAL PROMOTION OPPORTUNITIES IN A SAVING AND PRE-PAY SYSTEM



(57) Abstract: A system comprising a selection engine configured allow a user to browse information related to a plurality of products and services that are related by a common theme in order to develop a personal plan; a calculator that allows the user to select certain products and services, an amount to be saved and a period associated with the saving act in accordance with the personal plan and to display the results of these selections in terms of contributions and timing; a credit calculator that allows the user to input credit information including balance and interest rate and configured to calculate how many payments, the amount thereof, and total interest paid for selected products and services, for comparison with the contributions and timing determined by the calculator; and a fund transfer engine configured to transfer the user's funds into a user account associated with the user in accordance with the selections input into the calculator.

WO 2015/030700 A3

A. CLASSIFICATION OF SUBJECT MATTER**G06Q 20/28(2012.01)i, G06Q 30/06(2012.01)i, G06Q 30/02(2012.01)i**

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHEDMinimum documentation searched (classification system followed by classification symbols)
G06Q 20/28; G06Q 30/02; G06Q 10/10; G06F 17/60; G06Q 40/00; G06Q 30/06Documentation 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
Japanese utility models and applications for utility modelsElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)
eKOMPASS(KIPO internal) & keywords: plan, promotion, fund, transfer, save, purchase**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2013-0179316 A1 (ERIK STEPHEN ROSS) 11 July 2013 See paragraphs [0032]-[0047]; and figure 3.	1-7
Y	US 2013-0211899 A1 (VIDHU NAGPAL et al.) 15 August 2013 See paragraphs [0028]-[0046]; and figure 4.	1-7
A	US 2005-0278236 A1 (GARY L. ADAMS et al.) 15 December 2005 See paragraphs [0060]-[0077]; and figures 3-5.	1-7
A	US 2012-0245971 A1 (ARNOLD REICHMAN et al.) 27 September 2012 See paragraphs [0041]-[0044]; and figures 7-8.	1-7
A	US 2012-0221420 A1 (ERIK STEPHEN ROSS) 30 August 2012 See paragraphs [0036]-[0055]; and figures 1-2.	1-7

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

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Date of the actual completion of the international search

16 March 2015 (16.03.2015)

Date of mailing of the international search report

17 March 2015 (17.03.2015)

Name and mailing address of the ISA/KR

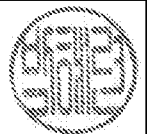

 International Application Division
 Korean Intellectual Property Office
 189 Cheongsu-ro, Seo-gu, Daejeon Metropolitan City, 302-701,
 Republic of Korea

Facsimile No. ++82 42 472 7140

Authorized officer

PARK, Hye Lyun

Telephone No. +82-42-481-3463



INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/US2013/056263

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 2013-0179316 A1	11/07/2013	None	
US 2013-0211899 A1	15/08/2013	WO 2013-119743 A1	15/08/2013
US 2005-0278236 A1	15/12/2005	None	
US 2012-0245971 A1	27/09/2012	US 2013-0339157 A1 US 8484064 B2	19/12/2013 09/07/2013
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