

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
18 October 2007 (18.10.2007)

PCT

(10) International Publication Number  
**WO 2007/118052 A3**

(51) International Patent Classification:  
G06Q 40/00 (2006.01)

(21) International Application Number:  
PCT/US2007/065794

(22) International Filing Date: 2 April 2007 (02.04.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
60/788,117 3 April 2006 (03.04.2006) US

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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM,

AT, AU, AZ, BA, BB, BG, BH, 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, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, 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, 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, MT, 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).

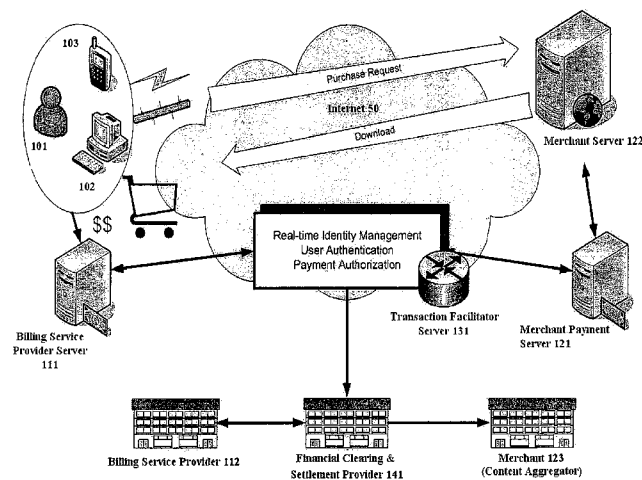
Published:

- 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:  
13 December 2007

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: METHOD FOR UNIVERSAL ELECTRONIC PAYMENT PROCESSING



(57) Abstract: An efficient, secure method for processing an electronic transaction among a user (101), a billing service provider (112), a merchant (123) and a transaction facilitator (132) is provided using a transaction facilitator server (131) accessible via a data network (50). Billing service providers (112) include, for example, internet service providers, telephone service providers, banks, or credit card companies. Product information and a merchant identifier are received from a merchant server (122) in response to a user's purchase request. The user (101) is connected to the billing service provider server (111) in order to authorize the transaction based on the user's account information. The transaction facilitator server (131) and merchant server (122) receive an authorization response from the billing service provider server (111) indicating whether the transaction has been approved or denied. Neither the transaction facilitator server (131) nor the merchant server (122) receive the user's account information. The user (101) is redirected to the merchant server (122), completing the purchase request based on the authorization response.

WO 2007/118052 A3

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/65794

A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 40/00 (2007.01) USPC - 705/40 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) USPC: 705/40  Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC: 705/39, 40, 64, 75, 77; 709/203, 223, 238  Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Electronic Databases: USPTO WEST(USPAT, US PUB, EPO, JPO, DERWENT); DialogPRO(Engineering); Google Search Terms Used: billing and merchant and transaction facilitator, portal and payment and facilitator and billing and merchant etc.		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2004/0078294 A1 (Rollins et al.) 22 April 2004 (22.04.2004), entire document.	1-33
Y	US 2006/0006226 A1 (Fitzgerald et al.) 12 January 2006 (12.01.2006), entire document especially (para [0074]).	1-33
A	US 2006/0006223 A1 (Harris) 12 January 2006 (12.01.2006), entire document.	1-33
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Date of the actual completion of the international search 29 August 2007 (29.08.2007)		Date of mailing of the international search report <b>11 OCT 2007</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. 571-273-3201		Authorized officer: Lee W. Young  PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774