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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
18 June 2009 (18.06.2009)

PCT

(10) International Publication Number
WO 2009/074847 A1

(51) International Patent Classification:
G06Q 20/00 (2006.01)

(21) International Application Number:
PCT/IB2007/055015

(22) International Filing Date:
11 December 2007 (11.12.2007)

(25) Filing Language: English

(26) Publication Language: English

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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, DO, 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, ME, 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*

(54) **Title:** ACCOUNT RISK MANAGEMENT AND AUTHORIZATION SYSTEM FOR PREVENTING UNAUTHORIZED USAGE OF ACCOUNTS

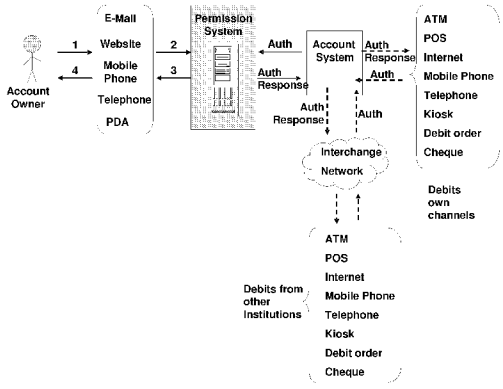


Fig 1

(57) **Abstract:** The invention provides a system for maintaining approval criteria of one or more accounts as determined by an account holder, said system including a server capable of maintaining the approval criteria of an account over its lifecycle, a server capable of determining whether a transaction against an account is permissible based on a set of account holder selected approval criteria, an interface accessible over a local or wide area network configured to permit an issuer system to request permission to proceed with its own authorization processing upon receipt of an authorization request against an account, an interface accessible over a local or wide area network configured to permit an account holder or an authorized account operator to instruct the server to allow or disallow transactions based on the variable approval criteria selected by the account holder, and a system for authenticating a user prior to permitting operations to be processed on the server in response to commands from the account holder.

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