



## (51) International Patent Classification:

G06Q 20/40 (2012.01) G06K 7/10 (2006.01)  
G06Q 20/28 (2012.01)

## (21) International Application Number:

PCT/US2012/069834

## (22) International Filing Date:

14 December 2012 (14.12.2012)

## (25) Filing Language:

English

## (26) Publication Language:

English

## (30) Priority Data:

13/327,654 15 December 2011 (15.12.2011) US  
13/714,038 13 December 2012 (13.12.2012) US

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## (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, 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, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, 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, 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))

## (54) Title: SYSTEM AND METHOD OF USING LOAD NETWORK TO ASSOCIATE PRODUCT OR SERVICE WITH A CONSUMER TOKEN

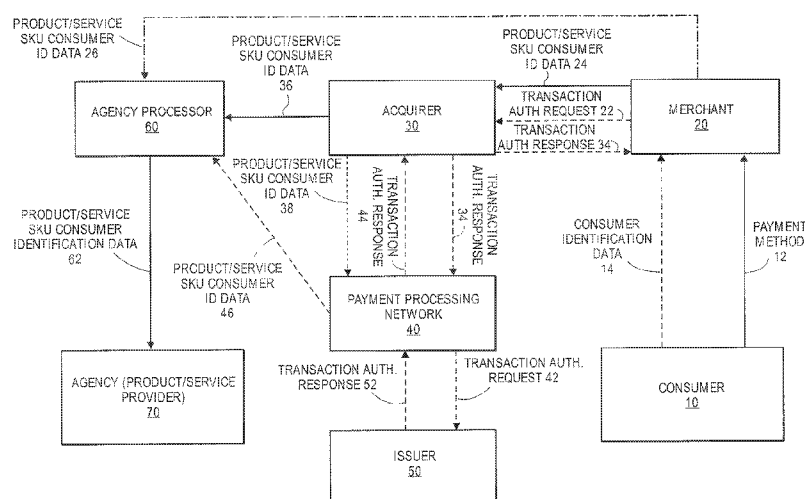


FIG. 2

(57) Abstract: Systems, devices, apparatuses, and methods for conducting a transaction in which a consumer purchases a product or a service by providing payment to a merchant whom is not the provider of the product or service. The invention permits a consumer to present cash or a payment device (such as a credit card or debit card) to a merchant, where that merchant may be an element of a load network or payment processing network. In a typical load network transaction, the merchant would accept the cash or payment device from the consumer and use the funds provided to "load" or recharge an account of the consumer. However, instead of this use of the network, embodiments of the invention operate to allow the consumer to provide the source of payment to the merchant for a product or service offered by a third party which is accessed by the consumer using a consumer token.

