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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
17 April 2008 (17.04.2008)

PCT

(10) International Publication Number
WO 2008/045793 A1

(51) International Patent Classification:
H04K 1/00 (2006.01)

(21) International Application Number:
PCT/US2007/080594

(22) International Filing Date: 5 October 2007 (05.10.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/850,046 6 October 2006 (06.10.2006) US
11/867,479 4 October 2007 (04.10.2007) US

(71) Applicant *(for all designated States except US)*: **U.S. BANK NATIONAL ASSOCIATION** [US/US]; 800 Nicollet Mall, Suite 200, Minneapolis, MN 55402 (US).

(72) Inventor: **HAHN-CARLSON, Dean, W.**; 1775 Lexington Avenue South #23, Lilydale, MN 55118 (US).

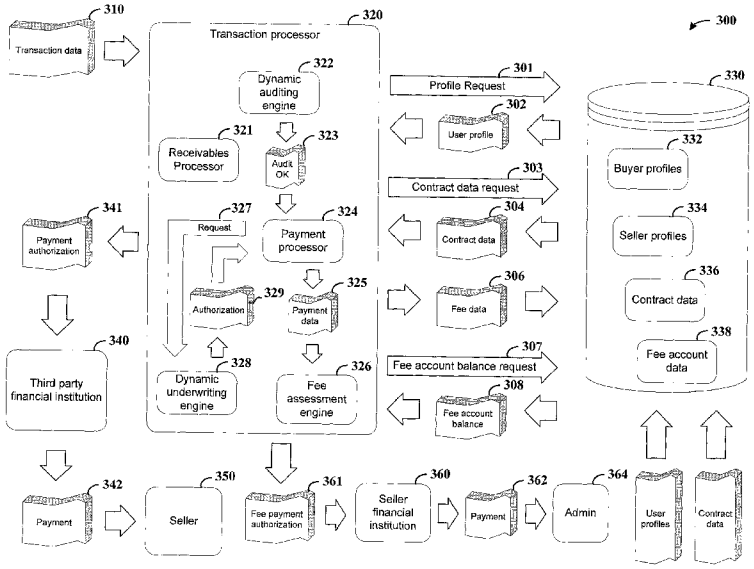
(74) Agent: **CRAWFORD, Robert, J.**; Crawford Maunu PLLC, 1270 Northland Drive, Suite 390/, St. Paul, MN 55120 (US).

(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*
— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

(54) **Title:** TRANSACTION PAYABLES PROCESSING SYSTEM AND APPROACH



(57) **Abstract:** Transaction management for financial institution-based transactions is facilitated. According to an example embodiment of the present invention, a transaction management approach involves the processing of financial aspects of transactions for a plurality of buyers using transaction rules associated with each buyer for automatically auditing each transaction (for each buyer) and any associated invoices. When a transaction or series of transactions are approved for payment for a particular buyer, the payment is automatically facilitated on behalf of the particular buyer. A fee is then assessed for each transaction or series of transactions, to one or more of the particular buyer, involved seller (or sellers), and a sponsor of the buyer that sponsors the buyer's participation.

WO 2008/045793 A1