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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
22 May 2014 (22.05.2014)

WIPO | PCT

(10) International Publication Number
WO 2014/076684 A2

(51) International Patent Classification:
G06Q 30/02 (2012.01)

(21) International Application Number:
PCT/IB2013/060245

(22) International Filing Date:
19 November 2013 (19.11.2013)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
1220796.5 19 November 2012 (19.11.2012) GB

(71) Applicant: **OMARCO NETWORK SOLUTIONS LIMITED** [GB/GB]; First Floor, Millennium House, Victoria Road, Douglas, Isle of Man British Isles IM2 4RW (GB).

(72) Inventor: **OMAR, Ralph, Mahmoud**; First Floor, Millenium House, Victoria Road, Douglas, Isle of Man British Isles IM2 4RW (GB).

(74) Agents: **AHMAD, Sheikh** et al.; Fleet Place House, 2 Fleet Place, London EC4M 7ET (GB).

(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, IR, 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:

— *without international search report and to be republished upon receipt of that report (Rule 48.2(g))*

(54) Title: IMPROVEMENTS RELATING TO MULTIFUNCTION COUPON PROCESSING SYSTEMS

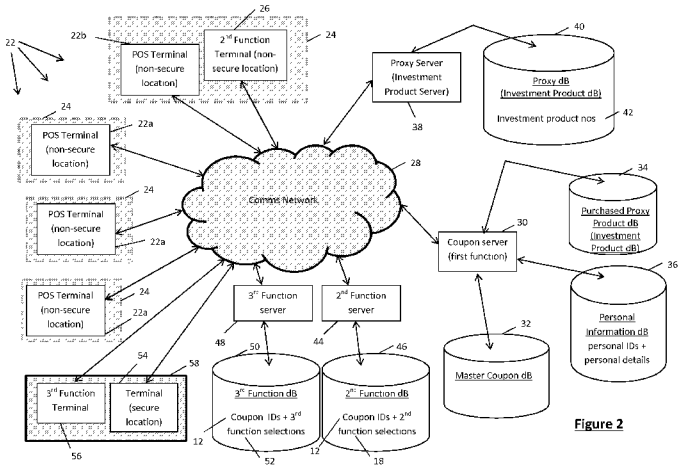


Figure 2

(57) Abstract: A multi-function coupon processing system for issuing and processing a plurality of multi¬ function coupons is described. The system comprises: a plurality of multi-function coupon-issuing terminals provided at unregulated locations; a unique identifier generator for generating on demand a unique identifier which is to be provided with an issued multi- function coupon; and a central coupon processing server located remotely from but in data communication with the plurality of terminals; the central coupon server comprising: a master function processor for processing redemption of the multi-function coupon in relation to a first function of the coupon; a proxy function processor being responsive to the issuance of the coupon to conduct a purchase of a long-term investment product on a proxy basis; a personal information module for receiving and storing personal information about a purchaser from a secure regulated location; wherein the master function processor is arranged to accept rights to use the personal information of the customer and in exchange to assign the rights in the purchased long-term investment product to the customer.

WO 2014/076684 A2