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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
1 March 2007 (01.03.2007)

PCT

(10) International Publication Number
WO 2007/024151 A1

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

(21) International Application Number:
PCT/PH2006/000008

(22) International Filing Date: 23 May 2006 (23.05.2006)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
1-2005-000421 22 August 2005 (22.08.2005) PH

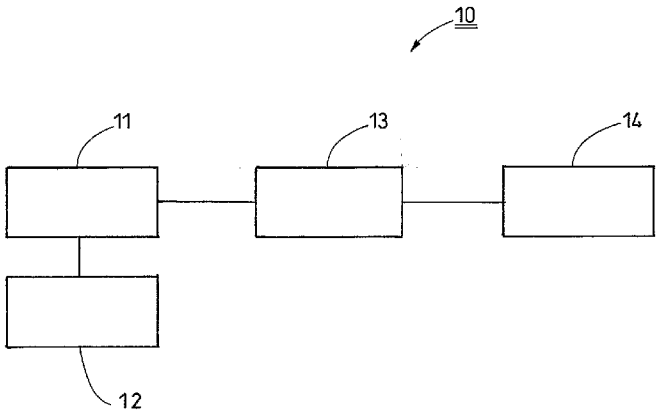
(71) Applicants *(for all designated States except US)*: **G-XCHANGE, INC.** [PH/PH]; Unit 604, Globe Telecom Plaza I, Pioneer cor. Madison Streets, 1552 Mandaluyong City (PH). **UTIBA PTY LTD.** [AU/AU]; Level 6, 190 Queen Street, Melbourne, VIC 3000 (AU).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **GARCIA, Rodell, A.** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **MACATANGAY, Raul** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **CAYETANO, Mickey** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **REYES, Grace** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **DIMAANO, Jewel** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **PONGOL, Marlowe** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **JIMENEZ, Sheila** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **QUITO, Melenita** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **VILLANUEVA, Jenny** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **CAMACHO, Justine** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **MENDOZA, Glenn** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **REYES, Kaytee** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **BUIZON-TIAMBENG, Shydee** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **REYES, Jessica, Ann** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **AVENDANO, Joanne** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner

[Continued on next page]

(54) Title: A METHOD OF CONVERTING CASH INTO VIRTUAL CASH AND LOADING IT TO MOBILE PHONE CASH ACCOUNT



(57) Abstract: A method of receiving cash from an outlet through a mobile phone comprising the steps of: - customer requesting for cash-out at an outlet; - customer showing identification and filling up a form; - frontliner accessing the device and keying in command containing customer's amount of cash-out and sending this to telco; - telco verifying that customer's mobile phone is registered with the telco' s cash product services and that the amount of cash-out is available in the customer's mobile phone cash account and sending information to the device of the frontliner of the outlet; - frontliner of the outlet verifying that customer is registered with telco's cash product service and advising the customer of the unique transaction code; - customer paying for cash-out fee; - customer keying in "CASHOUT" cash product command containing his PIN, amount to be cashed out, and his mobile phone number; - sending this command to telco; - outlet's device receiving a confirmatory message from telco of cash product service transfer; - customer receiving a SMS acknowledgment from telco of the completion of the cash product service; - customer getting cash from the outlet; - outlet's device receiving an acknowledgment of the completion of the transaction and confirmation number from telco in a format matching the outlet's device.

WO 2007/024151 A1

Madison Streets, 1552 Mandaluyong City (PH). **QUINTON, Verna** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **BUSTAMANTE, Alain** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **DOMINGO, Louie** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **TEODORO, Fernando, Jr.** [PH/PH]; Globe Telecom Plaza I, Pioneer Corner Madison Streets, 1552 Mandaluyong City (PH). **MATOTEK, Richard** [AU/AU]; Utiba Pty Ltd., Level 6, 190 Queen Street, Melbourne, VIC 3000 (AU). **HO, Justin** [AU/AU]; Utiba Pty Ltd., Level 6, 190 Queen Street, Melbourne, VIC 3000 (AU). **BARNHAM, Andrew** [AU/AU]; Utiba Pty Ltd., Level 6, 190 Queen Street, Melbourne, VIC 3000 (AU).

(74) **Agent: BENGZON, Anthony, D.**; Bengzon Negre Untalan, Intellectual Property Attorneys, 2nd Floor, Sedcco Building, Rada Cor. Legaspi Streets, Legaspi Village, Makati City (PH).

(81) **Designated States** *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, 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, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, 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, 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).

Declaration under Rule 4.17:
— *of inventorship (Rule 4.17(iv))*

Published:
— *with international search report*

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.