

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
20 September 2007 (20.09.2007)

PCT

(10) International Publication Number
WO 2007/106866 A2

(51) International Patent Classification:
G07F 19/00 (2006.01)

80130 (US). **JERONIMUS, Michael** [US/US]; 2054 East Terrace Drive, Highlands Ranch, CO 80126 (US).

(21) International Application Number:
PCT/US2007/063998

(74) Agents: **GIBBY, Darin, J.** et al.; Townsend and Townsend and Crew LLP, Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834 (US).

(22) International Filing Date: 14 March 2007 (14.03.2007)

(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, 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, 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.

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/782,727 14 March 2006 (14.03.2006) US
11/684,997 12 March 2007 (12.03.2007) US

(71) Applicant (for all designated States except US): **FIRST DATA CORPORATION** [US/US]; Suite 270, 6200 S. Quebec St., Greenwood Village, CO 80111 (US).

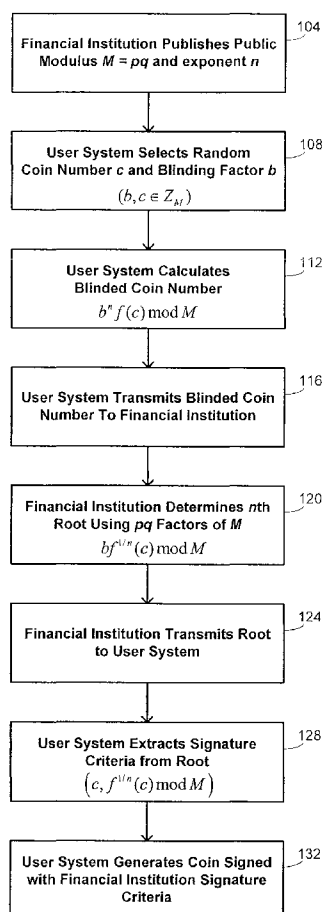
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI,

(72) Inventors; and

(75) Inventors/Applicants (for US only): **ALGIENE, Ken** [US/US]; 10646 Jewelberry Circle, Highlands Ranch, CO

[Continued on next page]

(54) Title: MONEY TRANSFERS USING DIGITAL CASH



(57) Abstract: Methods and systems are described for transferring funds from a sender to a recipient. Source funds are received from a sender. An amount of recipient funds is determined from a value of the source funds. A transfer identifier associated with the recipient funds is generated and provided to the sender. The transfer identifier is received from the recipient, prompting a transfer in control of the recipient funds to the recipient. At least one of the source funds and the recipient funds are in the form of one or more electronic tokens. Each such electronic token has a currency amount and a digital signature identifying a financial institution that backs the electronic token for the currency amount.

WO 2007/106866 A2



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).

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.

Published:

- *without international search report and to be republished upon receipt of that report*