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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
5 July 2012 (05.07.2012)

WIPO | PCT

(10) International Publication Number
WO 2012/090074 A2

(51) International Patent Classification:
G06Q 20/40 (2012.01)

(21) International Application Number:
PCT/IB2011/003344

(22) International Filing Date:
30 December 2011 (30.12.2011)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/428,244 30 December 2010 (30.12.2010) US
61/428,245 30 December 2010 (30.12.2010) US

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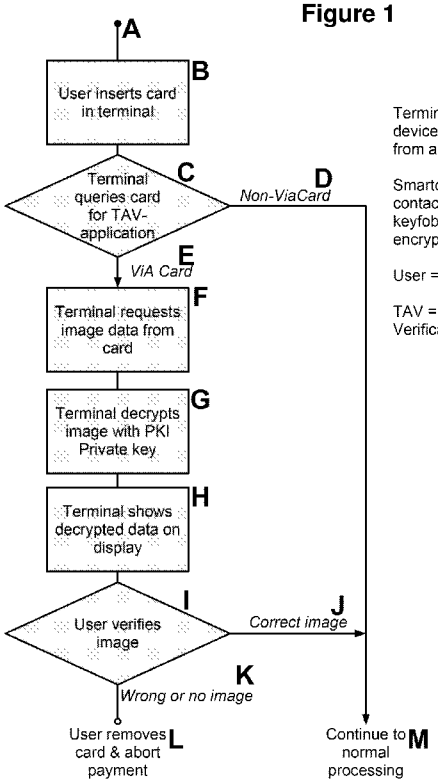
(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, 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, 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, MD, 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).

[Continued on next page]

(54) Title: TERMINAL AUTHENTICITY VERIFICATION

Figure 1



(57) Abstract: Methods and systems for improving non-bank payment solutions through terminal authenticity verification. One group of improvements uses the secure payment capabilities of the above architecture to implement a bill payment system. Electronic payments from consumers who are not bank customers are now completely secure. A variety of methods are discussed to include non-banking consumers in this payment system. Another group of improvements uses the secure payment capabilities of the above architecture to implement a payroll system which allows non-banking or unbankable employees (or contractors or vendors) to receive electronic payment, and to easily reroute portions of their payments electronically to various destinations. The secure transaction capabilities of the above architecture make this possible.

WO 2012/090074 A2

Published:

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