

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
29 December 2005 (29.12.2005)

PCT

(10) International Publication Number
WO 2005/124635 A2

(51) International Patent Classification⁷: **G06F 17/60**
(21) International Application Number:
PCT/US2005/020622
(22) International Filing Date: 9 June 2005 (09.06.2005)
(25) Filing Language: English
(26) Publication Language: English
(30) Priority Data:
60/578,375 9 June 2004 (09.06.2004) US

(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, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, 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, 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).

(71) Applicant (for all designated States except US): **U.S. BANCORP LICENSING, INC.** [US/US]; U.S. Bancorp Center, 800 Nicollet Mall, Minneapolis, MN 55402 (US).

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

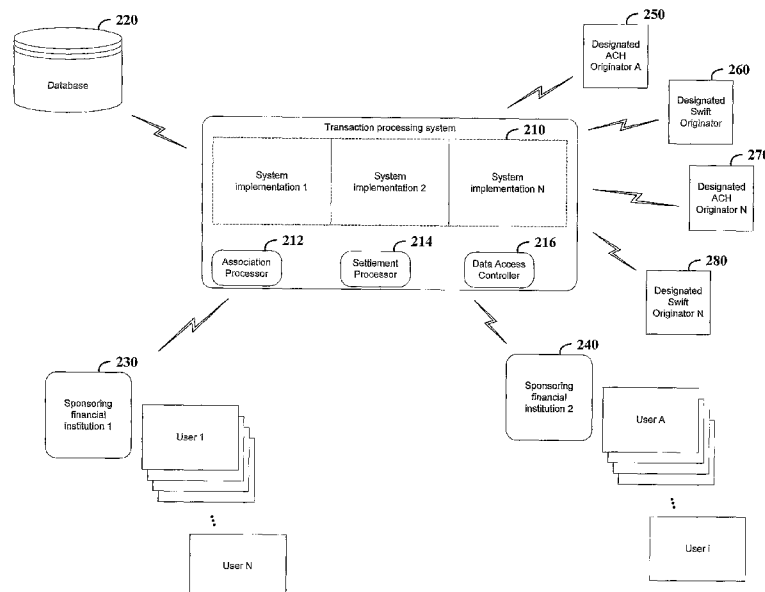
(74) Agent: **CRAWFORD, Robert, J.**; Crawford Maunu PLLC, 1270 Northland Drive, Suite 390, St. Paul, MN 55120 (US).

Published:

— without international search report and to be republished upon receipt of that 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.

(54) Title: FINANCIAL INSTITUTION-BASED TRANSACTION PROCESSING SYSTEM AND APPROACH



(57) **Abstract:** Transaction processing for financial institution-based transactions is facilitated. According to an example embodiment of the present invention, a transaction processing approach involves the processing of financial aspects of a transaction between buying and selling parties using transaction rules associated with a sponsoring financial institution. Transaction-related information is processed as a function of business rules associated with the sponsoring financial institution to facilitate payment for the transaction and the assessment of fees associated with the transaction processing.

WO 2005/124635 A2