

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
22 May 2008 (22.05.2008)

PCT

(10) International Publication Number
WO 2008/059464 A3

(51) International Patent Classification:

G06Q 20/00 (2006.01)

(21) International Application Number:

PCT/IB2007/054676

(22) International Filing Date:

16 November 2007 (16.11.2007)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

2006/09535 16 November 2006 (16.11.2006) ZA

(71) Applicant (for all designated States except UG, US): **NET 1 UEPS TECHNOLOGIES, INC.** [ZA/ZA]; 4TH Floor, President's Place, Cnr Jan Smuts and Bolton Road Rosebank, 2196 Johannesburg (ZA).

(71) Applicant (for UG only): **NET 1 APPLIED TECHNOLOGIES SOUTH AFRICA LIMITED** [ZA/ZA]; 4th Floor, President's Place, Cnr Jan Smuts and Bolton Road, Rosebank, 2196 Johannesburg (ZA).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **BELAMANT, Serge, Christian, Pierre** [ZA/ZA]; 43 Carlisle Avenue, Hurlingham, 2196 Sandton (ZA).

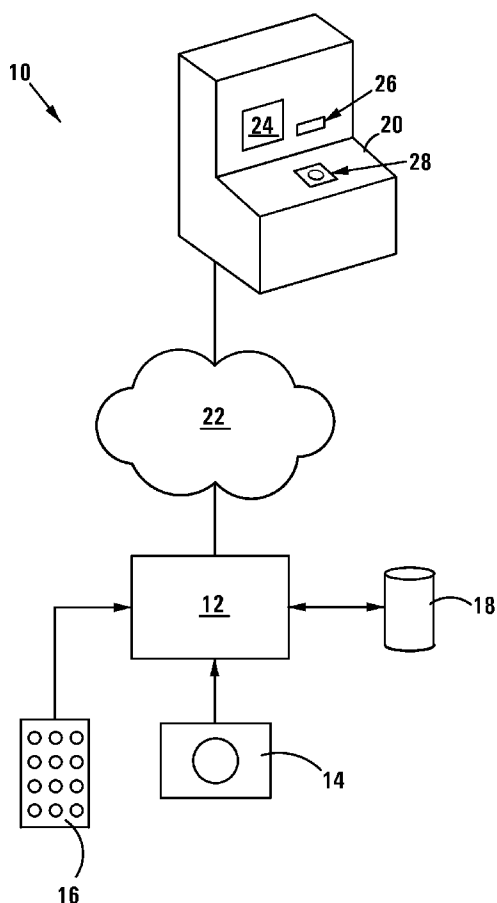
(74) Agent: **LEWIS, Alan**; c/o Adams & Adams, Suite 122, 1st Floor, 60 Riviera Road, Killarney Mall, Killarney, 2193 Johannesburg (ZA).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, 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, 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.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH,

[Continued on next page]

(54) Title: DESIGNATION OF ELECTRONIC FINANCIAL TRANSACTIONS



(57) Abstract: An electronic financial transaction system has an identifier designation determining means for determining a designation of an identifier supplied by a prospective transactor in accordance with his circumstances; and a response means for implementing a predetermined response according to the designation of the identifier. The designation can be either "normal" or "duress". If a "normal" identifier is given then the transactor is allowed a normal suite of transactions. If a "duress" identifier is given then no transactions are permitted, the transactor's account is frozen, and personnel are alerted to assist the transactor. Alternatively, limited transactions are permitted and the personnel alerted.



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, 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).

Published:

- *with international search report*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

(88) Date of publication of the international search report:

24 July 2008