

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
11 May 2006 (11.05.2006)

PCT

(10) International Publication Number
WO 2006/049582 A1

(51) International Patent Classification:

G07F 19/00 (2006.01) **G06Q 20/00** (2006.01)
G07F 7/08 (2006.01)

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(21) International Application Number:

PCT/SG2005/000308

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(22) International Filing Date:

8 September 2005 (08.09.2005)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

PI 200444611 5 November 2004 (05.11.2004) MY

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(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.

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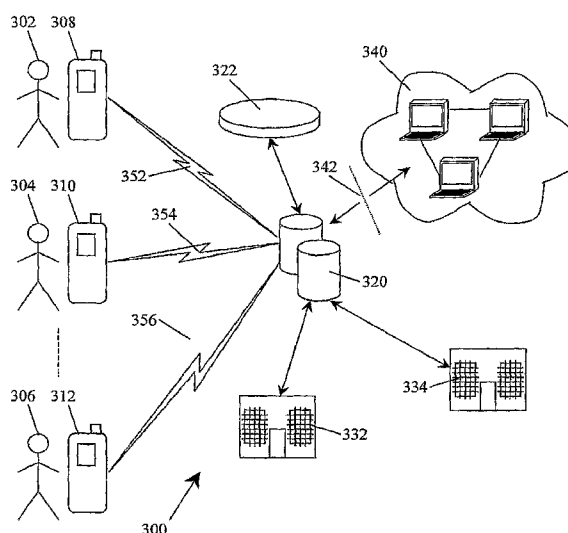
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(84) Designated States (unless otherwise indicated, for every
kind of regional protection available): ARIPO (BW, GH,
GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,
ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European (AT, BE, BG, CH, CY, CZ,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

[Continued on next page]

(54) Title: AN ELECTRONIC-PURSE TRANSACTION METHOD AND SYSTEM



(57) Abstract: Users (302,403,406) of a bank (332,324) put funds into user credit account (112,114,116,118) from which the funds can be transferred to a consolidated e-purses bank account (120) within the bank (332,324). The consolidated e-purses bank account (120) is mirrored in a e-purse database (204), but with funds allocated to different e-purses (212,214,216,218,226,228) the total of all funds in the different e-purses (212,214,216,218,226,228) being equal to the funds in the consolidated e-purses bank account. When a first user (302) wishes to make a purchase from a second user (304), he sends an SMS message (352) to a mobile telephone payment gateway (320) indicating the second user (304) and an amount. The indicated amount of funds is removed from the first user's e-purses (212). When the purchase is confirmed, the funds are transferred into the second user's e-purse (214), less transaction charges. These funds are immediately available to the second user (304).

WO 2006/049582 A1



Declaration under Rule 4.17:

— *of inventorship (Rule 4.17(iv))*

Published:

— *with international search report*

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