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

(19) World Intellectual Property Organization
International Bureau

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

PCT

(10) International Publication Number
WO 2007/106906 A3

(51) International Patent Classification:
G06Q 30/00 (2006.01) *G06Q 20/00* (2006.01)

(21) International Application Number:
PCT/US2007/064108

(22) International Filing Date: 15 March 2007 (15.03.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
11/376,981 15 March 2006 (15.03.2006) US

(71) Applicant *(for all designated States except US)*: **QUALCOMM Incorporated** [US/US]; Attn: International IP Administration, 5775 Morehouse Drive, San Diego, California 92121 (US).

(72) Inventor; and

(75) Inventor/Applicant *(for US only)*: **WALTMAN, Joan T.** [US/US]; 14316 Twin Lakes Court, Rancho Santa Fe, California 92067 (US).

(74) Agent: **OGROD, Gregory D.**; Attn: International Ip Administration, 5775 Morehouse Drive, San Diego, California 92121 (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, 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.

(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, 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).

Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

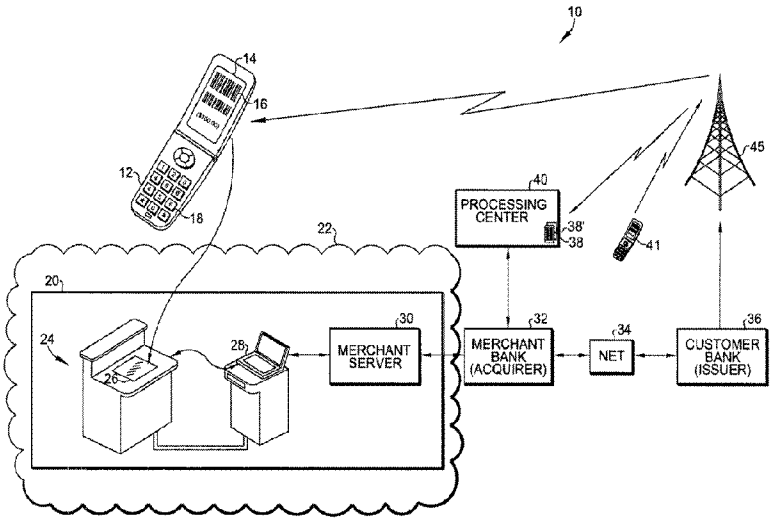
— *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

Published:

— *with international search report*

[Continued on next page]

(54) **Title:** M-COMMERCE VIRTUAL CASH SYSTEM, METHOD, AND APPARATUS



(57) **Abstract:** A virtual cash system, method, and apparatus has an account record containing a record of money amounts associated with a wireless device and a transmitter for wirelessly transmitting to the wireless device predetermined information from the account record. Cash amounts can be spent from the account record directly from the wireless device via information derived from the wireless device via a bar code on the display, a short range radio signal, a light beam, or the like. A different security code is generated for each account transaction for verification.

WO 2007/106906 A3

— *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:
1 November 2007

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.