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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
20 April 2006 (20.04.2006)

PCT

(10) International Publication Number
WO 2006/041514 A1

(51) International Patent Classification[7]: G06F 17/60

(21) International Application Number:
PCT/US2005/007195

(22) International Filing Date: 4 March 2005 (04.03.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
10/711,773 4 October 2004 (04.10.2004) US

(71) Applicant *(for all designated States except US)*: **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.** [US/US]; American Express Tower, World Financial Center, New York City, NY 10285-4900 (US).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **BONALLE, David S.** [US/US]; 77 Rose Hill Avenue, New Rochelle, NY 10804 (US). **FEHLHABER, Jeff** [US/US]; 5403 West Topeka Drive, Glendale, AZ 85308 (US). **SAUNDERS, Peter D.** [US/US]; 3710 East Palisade Drive, Salt Lake City, UT 84109 (US).

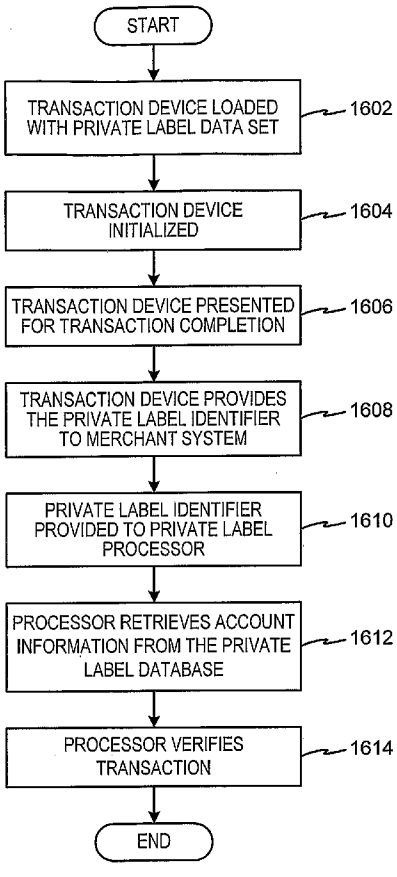
(74) Agents: **BERSCHADSKY, Jonathan** et al.; Fitzpatrick, Cella, Harper & Scinto, 30 Rockefeller Plaza, New York, NY 10112-3801 (US).

(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, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, 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,

[Continued on next page]

(54) Title: SYSTEMS AND METHODS FOR PROVIDING A RF TRANSACTION DEVICE FOR USE IN A PRIVATE LABEL TRANSACTION



(57) Abstract: A RF transaction device is provided, which is operable to store a private label transaction account identifier associated with a private label transaction account. The invention further includes a RF operable reader in communication with a private label transaction processing system. The RF transaction device communicates with the reader to provide the private label transaction account identifier to the transaction processing system. As such, the invention provides a RF transaction device which may be used to complete a transaction using RF frequency in a contactless environment.

WO 2006/041514 A1

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).

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*

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.