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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
15 July 2010 (15.07.2010)

PCT

(10) International Publication Number
WO 2010/081147 A3

(51) International Patent Classification:
G06Q 30/00 (2006.01) *G06Q 50/00* (2006.01)

(21) International Application Number:
PCT/US2010/020765

(22) International Filing Date:
12 January 2010 (12.01.2010)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/204,855 12 January 2009 (12.01.2009) US
12/686,096 12 January 2010 (12.01.2010) US

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(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, 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, PE, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, 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, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, SE, SI, SK, SM, 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 (Art. 21(3))*

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR MANAGING ACCOUNT LINKAGES

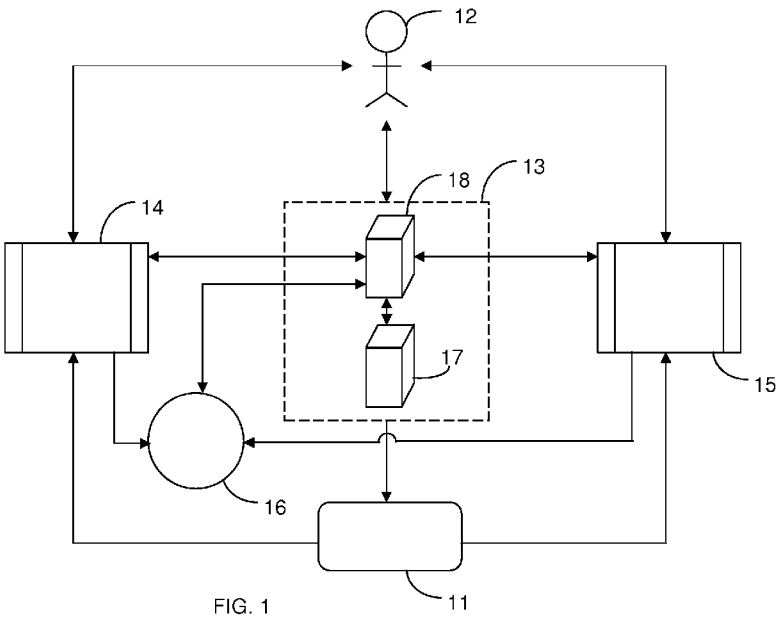


FIG. 1

(57) Abstract: An account management system allows a prepaid account provider to link a prepaid account to a purchaser of the prepaid instrument used to access the prepaid account. The link is creating using a prepaid instrument identifier and purchase data collected during the purchase of the prepaid instrument. The purchase data includes information identifying the purchaser, the purchasing instrument used, the value placed on the prepaid instrument, value-added services requested by the purchaser, and transaction details. The prepaid account provider extracts the purchased value from the purchaser's account, opens a prepaid account that is associated with the purchaser and the prepaid instrument, and deposits the purchased value into the prepaid account. The prepaid account provider may track the expenditure of funds from the prepaid account and provide value-added tracking services to the purchaser. The funds remain associated with the purchaser after being deposited in the prepaid account.

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— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

(88) Date of publication of the international search report:
21 October 2010