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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
23 June 2011 (23.06.2011)

PCT

(10) International Publication Number
WO 2011/075162 A1

(51) International Patent Classification:
H04W 8/00 (2009.01) *H04W 99/00* (2009.01)
H04W 8/18 (2009.01)

(21) International Application Number:
PCT/US2010/003130

(22) International Filing Date:
10 December 2010 (10.12.2010)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/286,504 15 December 2009 (15.12.2009) US
61/295,611 15 January 2010 (15.01.2010) US
2010249214 8 December 2010 (08.12.2010) AU

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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, LR, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, 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, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report (Art. 21(3))*

WO 2011/075162 A1

(54) **Title**: METHODS, APPARATUS, AND SYSTEMS FOR SUPPORTING PURCHASES OF GOODS AND SERVICES VIA PREPAID TELECOMMUNICATION ACCOUNTS

(57) **Abstract**: Apparatus and method for detecting in real-time when a User of a prepaid telecommunications account tries to complete a data, voice or financial transaction to purchase a product or service but cannot, due to insufficient funds in the Prepaid Account. The system then determines whether the Account is eligible to receive a Facilitation according to predetermined criteria and, if so, either (1) automatically authorizes the transaction to be completed based on a Facilitation amount, subsequently recorded by the system to satisfy the insufficiency, or (2) instantly communicates to the User an offer to do so, and if the User accepts the offer, authorizes the transaction and records the Facilitation amount. The transaction can then be completed without significant interruption. A mechanism is provided such that on the next Topping-Up event(s) of the User's Account, the Facilitation amount is debited from the User's Account for return to the Facilitator.