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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
9 September 2011 (09.09.2011)

PCT

(10) International Publication Number
WO 2011/109652 A2

(51) International Patent Classification: Not classified

(21) International Application Number:
PCT/US2011/027077

(22) International Filing Date:
3 March 2011 (03.03.2011)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/310,161 3 March 2010 (03.03.2010) US
12/893,834 29 September 2010 (29.09.2010) 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,

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(54) Title: PORTABLE ACCOUNT NUMBER FOR CONSUMER PAYMENT ACCOUNT

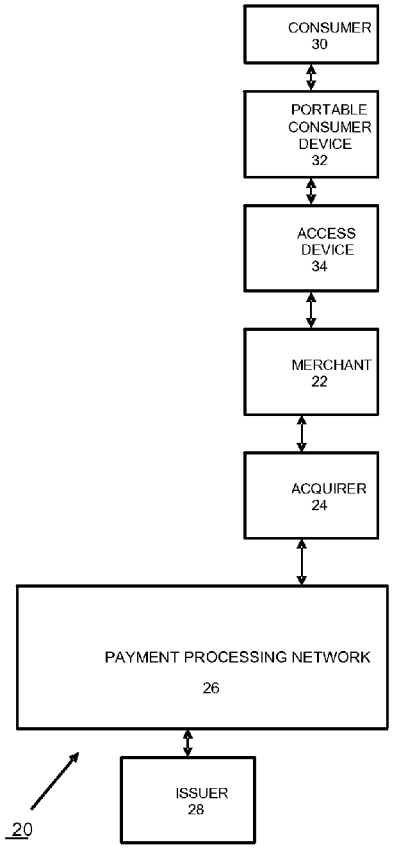


Figure 1

(57) Abstract: A system, apparatus, and method for providing and using a payment account or payment device identifier when conducting a transaction. The bank identification number (BIN) is decoupled from the primary account number (PAN) or other form of device identifier when generating the payment account or payment device identifier. The payment account or payment device identifier is used to access information regarding the issuer, with that information being used to route a transaction authorization request message to the appropriate entity.

WO 2011/109652 A2

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).

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