

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
06 October 2022 (06.10.2022)



(10) International Publication Number
WO 2022/211840 A1

(51) International Patent Classification:
G06Q 20/10 (2012.01) *G06Q 20/04* (2012.01)
G06Q 20/40 (2012.01)

(21) International Application Number:
PCT/US2021/046356

(22) International Filing Date:
17 August 2021 (17.08.2021)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
63/168,228 30 March 2021 (30.03.2021) 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, BN, BR, BW, BY, BZ,
CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO,
DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN,
HR, HU, ID, IL, IN, IR, IS, IT, JO, JP, KE, KG, KH, KN,
KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD,
ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO,
NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW,
SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN,
TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW.

(54) Title: SYSTEMS AND METHODS FOR A CREDIT-BASED SPLIT-COMMISSION ELECTRONIC PAYMENT NETWORK

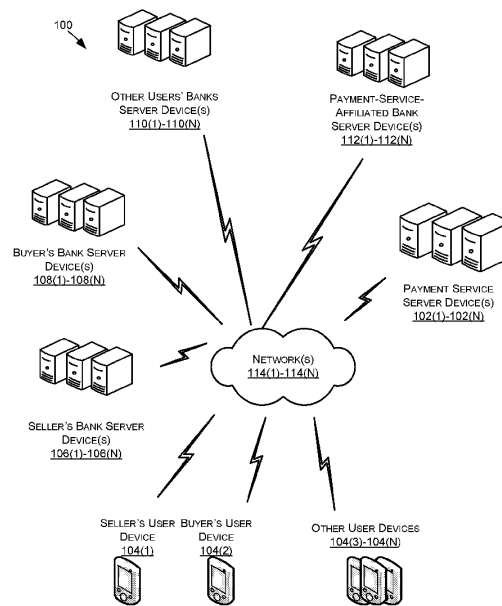


FIG. 1

(57) Abstract: Techniques are described for conducting an electronic transaction using a split-commission payment service. Techniques can include using currency-based credits, wherein credits are also provided as commissions to a referrer of the payor and a previous payee of the payor. The techniques can include one or more of a payment service providing a payment application to a user device of a user, causing a financial account to be opened on a user's behalf at a financial institution affiliated with the payment service, transferring funds from a funding source of a user to the financial account, associating a user profile of a user with credits equivalent to a balance of the financial account, receiving transaction data for a transaction, determining a payee fee for the transaction, transferring currency or credits equivalent to the transaction amount from payor to payee, splitting the payee fee between at least the payment service, referring user, and previous payee, and distributing currency or credits accordingly.

[Continued on next page]

WO 2022/211840 A1

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, 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, KM, ML, MR, NE, SN, TD, TG).

Published:

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