



(51) International Patent Classification:
G06Q 20/00 (2006.01)

(21) International Application Number:
PCT/IB2009/005566

(22) International Filing Date:
12 May 2009 (12.05.2009)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2008/04181 14 May 2008 (14.05.2008) ZA

(71) Applicant (for all designated States except US): **FUNDAMO (PTY) LTD** [ZA/ZA]; 2 Strand Road, Bellville, Cape Town, Western Cape Province 7530 (ZA).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **FRANZ, Cedric, Ronald** [ZA/ZA]; 4 Saxon Road, Rondebosch, Cape Town, Western Cape province 7700 (ZA).

(74) Agent: **VON SEIDELS**; Intellectual Property Attorneys, P.O. Box 440, 7446 Century City (Cape Town) (ZA).

(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, 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, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, 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, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

[Continued on next page]

(54) Title: MOBILE COMMERCE PAYMENT SYSTEM

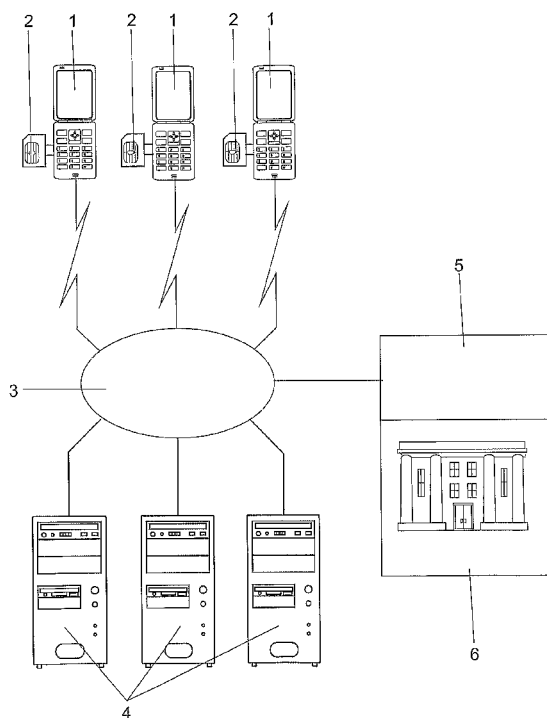


Figure 2

(57) Abstract: A mobile commerce system and components thereof are provided in which multiple wireless mobile communications devices (mobile devices) (1) each has a unique electronic identification and processing circuit (2) capable of encrypting data utilizing an encryption key and a first software application providing connectivity to commercial webpage servers (4) for purposes that include the conduct of selected transactions involving a payment for goods or services. Each mobile device is independently enabled to conduct financial transactions in real time by communication with a financial institution. Each mobile device further has a second software application termed mobile payment application adapted to interact with the first application to receive data as to a payment required to conclude a transaction conducted by way of a commercial webpage server. The mobile payment application initiates an instruction to the financial institution to make a payment to a payee designated by way of such data wherein the instruction is encrypted utilizing the unique electronic identification and processing circuit.



- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))* — *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))*

Published:

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

(88) Date of publication of the international search report:

25 November 2010