

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
29 December 2005 (29.12.2005)

PCT

(10) International Publication Number
WO 2005/124635 A3

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number:
PCT/US2005/020622

(22) International Filing Date: 9 June 2005 (09.06.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/578,375 9 June 2004 (09.06.2004) US

(71) Applicant (for all designated States except US): **U.S. BANCORP LICENSING, INC.** [US/US]; U.S. Bancorp Center, 800 Nicollet Mall, Minneapolis, MN 55402 (US).

(72) Inventor: **HAHN-CARLSON, Dean, W.**; 1775 Lexington Avenue South, Unit #23, Lilydale, MN 55118 (US).

(74) Agent: **CRAWFORD, Robert, J.**; Crawford Maunu PLLC, 1270 Northland Drive, Suite 390, St. Paul, MN 55120 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN,

CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, 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, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

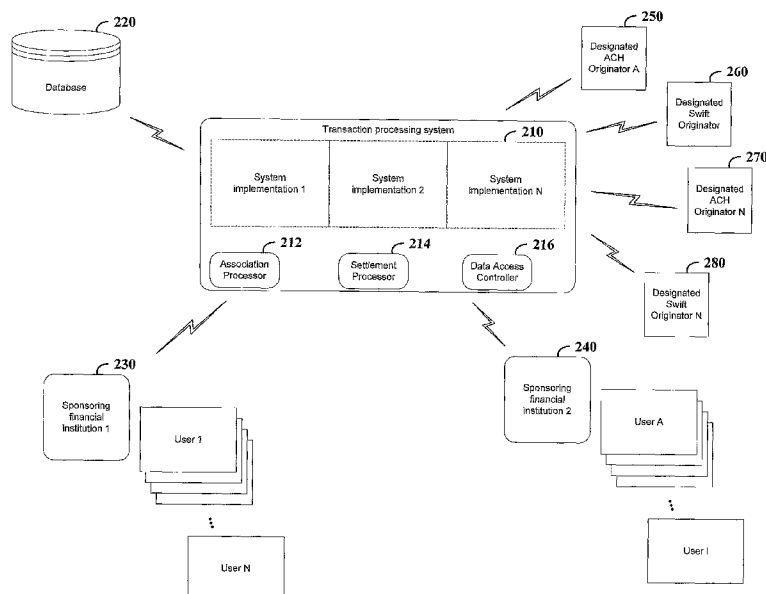
Published:

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

(88) Date of publication of the international search report:
16 March 2006

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: FINANCIAL INSTITUTION-BASED TRANSACTION PROCESSING SYSTEM AND APPROACH



(57) Abstract: Transaction processing (210) for financial institution-based transactions (230, 240) is facilitated. According to an example embodiment of the present invention, a transaction processing approach involves the processing of financial aspects of a transaction between buying and selling parties using transaction rules (214) associated with a sponsoring financial institution (230, 240). Transaction-related information is processed as a function of business rules associated with the sponsoring financial institution to facilitate payment for the transaction and the assessment of fees associated with the transaction processing.

WO 2005/124635 A3