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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
24 February 2005 (24.02.2005)

PCT

(10) International Publication Number
WO 2005/017795 A1

(51) International Patent Classification[7]: G06F 17/60, H04M 11/00, G07F 19/00

(21) International Application Number: PCT/SG2004/000250

(22) International Filing Date: 18 August 2004 (18.08.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2003904428 18 August 2003 (18.08.2003) AU

(71) Applicant *(for all designated States except US)*: **PRIME KING INVESTMENTS LTD** [CN/CN]; 12/F, Chinachem Exchange Square, 1 Hoi Wan Street, Quarry Bay, Hong-Kong (CN).

(71) Applicant *(for PG only)*: **OMNI-MARKETING GROUP ASIA PTE LTD.** [SG/CN]; 10 Anson Road, #13-16 International Plaza, Singapore 079903 (SG).

(72) Inventor; and

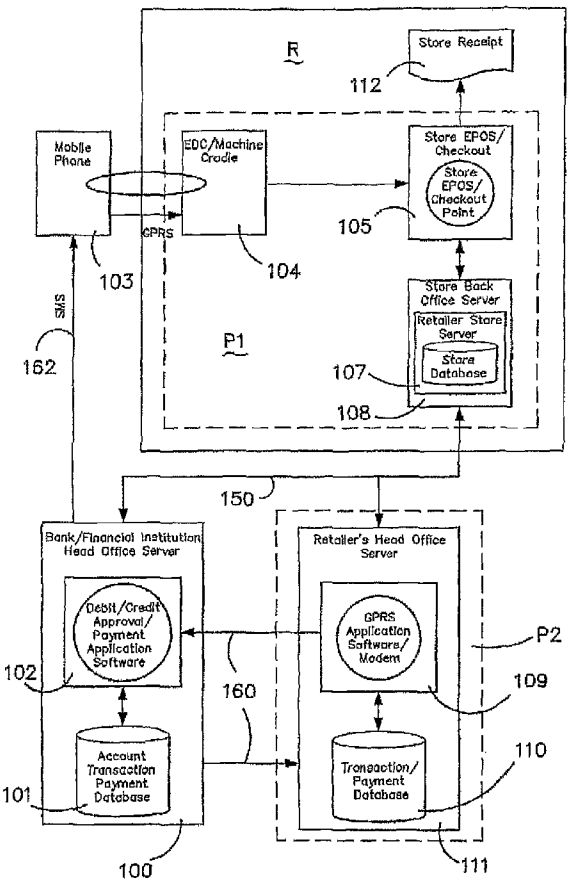
(75) Inventor/Applicant *(for US only)*: **MEBRUER, Robert** [US/CN]; c/o Prime King Investments Ltd, 12/F, Chinachem Exchange Square, 1 Hoi Wan Street Quarry Bay, Hong Kong (CN).

(74) Agent: **LO, Peter**; c/o Shook Lin & Bok, 1 Robinson Road, #18-00 AIA Tower, Singapore 048542 (SG).

(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, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,

[Continued on next page]

(54) Title: PAYMENT TRANSACTION SYSTEM AND METHOD



(57) Abstract: A payment transaction system and method is disclosed which has a central facility (100, 200) which has an approval payment processor and a transaction payment database for maintaining accounts relating to customers. The approval payment processor interrogates the database to determine whether a payment should be improved based on the status of the account. A retail processor (P1) receives input payment data from a consumer's mobile telephone relating to the purchase of products so that the payment data can be received by the central facility for approval or declining the payment. The retail processor (P1) has an EPOS checkout terminal and a store database and communicates with a retailer head office processor. The mobile phone is provided with a preset template for facilitating input of data.

WO 2005/017795 A1

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, IT, 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*

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.