

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
30 November 2000 (30.11.2000)

PCT

(10) International Publication Number
WO 00/72109 A3

(51) International Patent Classification⁷: **G06F 17/60**,
H04L 9/32

[AU/AU]; 114 Chelmsford Avenue, Lindfield, NSW 2070 (AU).

(21) International Application Number: PCT/AU00/00553

(74) Agent: **GRIFFITH HACK**; GPO Box 4164, Sydney, NSW 2001 (AU).

(22) International Filing Date: 25 May 2000 (25.05.2000)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
PQ 3348 25 May 1999 (25.05.1999) AU

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, 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, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.

(71) Applicant (*for all designated States except US*): **SAFE-PAY AUSTRALIA PTY LIMITED** [AU/AU]; 114 Chelmsford Avenue, Lindfield, NSW 2070 (AU).

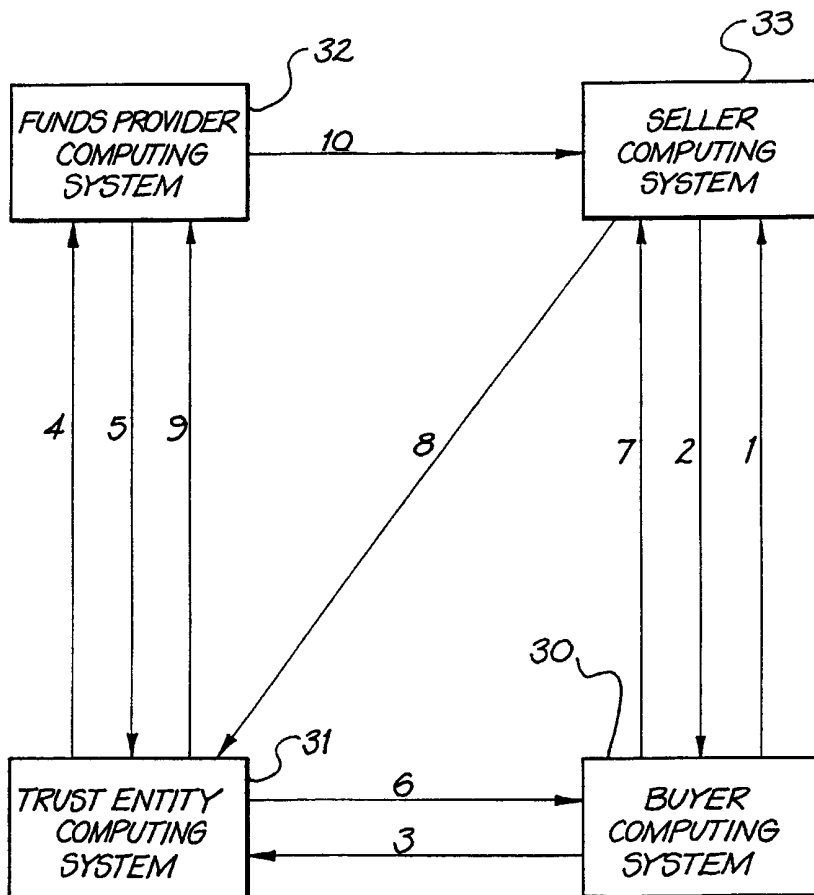
(84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

(72) Inventor; and

(75) Inventor/Applicant (*for US only*): **O'HARA, John**

[Continued on next page]

(54) Title: SYSTEM FOR HANDLING NETWORK TRANSACTIONS



(57) Abstract: The present invention relates to a method of enabling a computer network transaction for a product being purchased by a buyer from a seller, comprising the steps of generating a once-only transaction identification means associated with the transaction, providing the transaction identification means to a transaction acquirer, together with a buyer identification means which identifies the buyer to the transaction acquirer, and providing the once-only identification means to the seller, whereby the seller may provide the transaction identification means to the transaction acquirer and the transaction acquirer can match the transaction identification means received from the seller with the transaction identification means provided with and, if they match, can enable settlement of the transaction.



WO 00/72109 A3



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.

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

7 March 2002

INTERNATIONAL SEARCH REPORT

International application No.
PCT/AU00/00553**A. CLASSIFICATION OF SUBJECT MATTER**Int. Cl. ⁷: G06F 17/60, H04L 9/32

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC: G06F, G07F 19/00, H04L, H04M

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WPAT, INSPEC: commerc/purchas/buy/pay/transact/sell/shop/sale/merchant/vendor, broker/mediat/agent/third part/
USPTO and IBM web sites go between/clearing house, online/web/internet/network, id/identi, unique**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
P, X	GB 2331822 (Global Money Transfer Holdings) 2 June 1999.	1-19
A	WO 99/22291 (GE Capital) 6 May 1999.	1-19
A	US 5815665 (Teper et al.) 29 September 1998.	1-19
A	WO 97/16897 (First Virtual Holdings) 9 May 1997. See in particular pages 13-16 and 19.	1-19

 Further documents are listed in the continuation of Box C
 See patent family annex

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

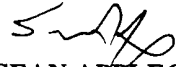
8 August 2000

Date of mailing of the international search report

Name and mailing address of the ISA/AU

AUSTRALIAN PATENT OFFICE
PO BOX 200, WODEN ACT 2606, AUSTRALIA
E-mail address: pct@ipaaustralia.gov.au
Facsimile No. (02) 6285 3929

Authorized officer


SEAN APPLGATE
 Telephone No : (02) 6283 2207

INTERNATIONAL SEARCH REPORT
Information on patent family members

International application No.
PCT/AU00/00553

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member					
GB	2331822	AU	12515/99	WO	9928872		
WO	9922291	AU	11937/99	GB	2345999	US	5991750
US	5815665	NONE					
WO	9716897	AU	75515/96	EP	858697	US	5757917
END OF ANNEX							