



- (51) International Patent Classification:
G06Q 20/00 (2012.01) G06F 17/30 (2006.01)
- (21) International Application Number:
PCT/RU20 12/000847
- (22) International Filing Date:
19 October 2012 (19.10.2012)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
13/277,713 20 October 2011 (20.10.2011) 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, 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, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, 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, LR, LS, MW, MZ, NA, RW, SD, SL, 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,

[Continued on next page]

(54) Title: SYSTEMS AND METHODS FOR ESTABLISHING TRANSACTIONS UTILIZING BILLING INFORMATION

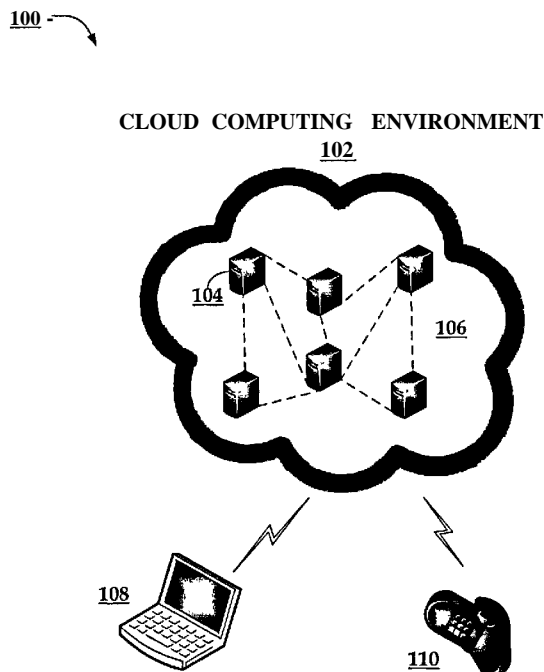


FIG. 1

(57) Abstract: Described herein are systems, methods and articles of manufacture that facilitate establishment of transactions via a data store, such as a data store, located in a network environment, such as a cloud computing environment. The data store can store information about an entity, including information about one or more bank accounts and associated identifying information, and a third party can search the data store to find the entity. The entity can implement various access controls to restrict the amount of identifying information displayed as a result of the search. The third party can add the entity to a private data store based on access controls and verification procedures established by the entity. The third party can also establish transactions, such as electronic funds transfers, with the entity.

WO 2013/058682 A3

MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, (88) Date of publication of the international search report:
SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, 27 June 2013
GW, ML, MR, NE, SN, TD, TG).

Published:

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

INTERNATIONAL SEARCH REPORT

International application No.

PCT/RU 20 12/000847

A. CLASSIFICATION OF SUBJECT MATTER		
<i>G06Q 20/00 (2012.01)</i> <i>G06F 17/30 (2006.01)</i>		
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)		
G06Q 30/00, 20/00, 10/00, G06F 17/00, 17/30, 15/00, 15/16, G09F 19/00		
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)		
PatSearch (RUPTO internal), Esp@cenet, PAJ, USPTO		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 20 10/0057586 A1 (CHINA SOFTWARE VENTURE) 04.03.2010, abstract, claim 21, fig. 1, 18, 19, 22F, 30, par. [0012]-[0014], [0017], [0099]-[0109], [0112], [0116], [0120]-[0121], [0170], [0179], [0257], [0258], [0268], [0269], [0301], [0310], [0372], [0374], [0414], [0437], [0447]	1-31
A	US 2008/0 109306 A1 (ROBERT JOSEPH MAIGRET et al.) 08.05.2008	1-31
A	RU 2 192049 C1 (GAVRILOV SERGEI ANATOLIEVICH et al.) 27.10.2002	1-31
A	RU 68730 U1 (OBSHESTVO S OGRANICHENNOI OTVETSTVENNOSTIYU "NPF "TRADITSIYA") 27.11.2007	1-31
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"O"	document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P"	document published prior to the international filing date but later than the priority date claimed	
Date of the actual completion of the international search	Date of mailing of the international search report	
13 March 2013 (13.03.2013)	04 April 2013 (04.04.2013)	
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