



PAYMENT PATHWAYS RECEIVES FUNDAMENTAL U.S. PATENT THAT PROTECTS PRIVACY FOR ePAYMENTS DATA

Patent adds Private Cloud Services extending benefits for fiduciary clients

Chicago, Illinois – May 21, 2013. The U.S. Patent & Trademark Office has extended the claims for privacy management technologies developed by [Payment Pathways, Inc.](#) (PPI) today by awarding Patent Number 8,447,630 to PPI, adding privacy preferences to direct data use in private clouds from an Internet-based registry of openly accessible epayment addresses.

As a result, Greenlist (PPI's registered mark) registry technology is now readily available to be used for applications like protecting consumers' privacy and permissions for rewards programs. Companies wishing to encourage shopping behavior can now be informed whenever account-owners of e-payment addresses wish to allow their habits and intentions to be discoverable. Consumer privacy is protected because the permissions are linked to an ePayment address that has been rendered safe to be publicly disclosed because it can only receive deposits.

Giving consumers control over their critical permissions that can be used to direct when information about purchased items should be stored, retrieved, transferred, or released is the latest addition to the Greenlist Trust Framework. Now shopping data can be swapped to earn monetary rewards for goods and services purchased.

Merchants processing rewards for rebate payers can distinguish their customers' explicit or implicit permissions for access to their detailed shopping history. Consumers then appreciate their instant e-rebates as an added incentive to enforce their privacy and the merchants benefit from the shoppers' increased visit frequency and purchasing totals.

Greenlist helps Financial Institutions remain the center of their customers' transactional lives by helping their fiduciary clients assert ownership of content in their personal "Private Cloud." This invention confers access and protects privacy for a wide array of personal information such as transactional breadcrumbs, medical records, music licenses, educational credentials, or legal documents. Furthermore, the invention includes methods to memorialize transactions between any two parties regardless of



geography or financial institution affiliation. When the provenance of digital goods can be proven and registered, ownership rights are established and permanently protected.

“A provable economic model now rewards all critical stakeholders and protects privacy wishes of owners of information asset transfers, anytime, anywhere and from any device,” said Richard O’Brien, President & CEO of Payment Pathways. *“This recognition advances the state of the art in privacy management & protection. Banks can now give their fiduciary clients a mechanism to specify when to authorize merchants or card brands to use purchase data so behavior can be automatically tallied so instant rebates can be timed to achieve maximum effect and in a way that minimizes the risk of card data being breached by criminals presenting unauthorized debits to accounts.”*

Payments to Greenlisted addresses can be sent irrevocably. Recipient institutions post ‘good funds’ the moment payment transactions arrive, ahead of actual settlement.

“Any technology, invention, policy, or standard that advances the cause of online trust is to be welcomed”, stated Peter F. Brown, Management Council Chair of the IDESG, the private-sector led multi-stakeholder organization set up in 2012 to help deliver President Obama’s National Strategy for Trusted Identities in Cyberspace (NSTIC). *“PPI’s privacy-enhancing technologies are to be welcomed and should encourage solution providers.”*

This patent extends PPI’s **Greenlist** registry that provides a way to locate a virtual listing for payment addresses just as the “white pages” found phone numbers and physical addresses. Greenlist enables back-end information transfer processes to occur without having to obtain explicit permissions for every release of information first. The Greenlist entry for privacy permissions is only a pointer securely keyed to the actual Private Cloud accounts and policy for release of information in different contexts.

About Payment Pathways: Payment Pathways, Inc. (PPI) makes it safe to transfer ownership of assets electronically. Through its patented Greenlist registry, PPI defines liability responsibilities and ensures that operational, legal, and security obligations are met in alignment with the Fair Information Practice Principles as articulated in the NSTIC to reduce friction and risk. Visit www.paymentpathways.com or call 312-346-9400 for more information.

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