



PCT/MIA/III/5
ORIGINAL: English
DATE: June 4, 1993

# WORLD INTELLECTUAL PROPERTY ORGANIZATION

**GENEVA** 

# INTERNATIONAL PATENT COOPERATION UNION (PCT UNION)

# MEETING OF INTERNATIONAL AUTHORITIES UNDER THE PCT

# Third Session Geneva, June 21 to 25, 1993

#### DRAFT OF PROPOSED MODIFIED DEMAND FORM

Document prepared by the International Bureau

- 1. The Annex to this document contains the draft of a modified Demand Form (PCT/IPEA/401), modified Notes to the Demand Form, modified Fee Calculation Sheet Annex to the Demand and modified Notes to the Fee Calculation Sheet.
- 2. The proposals take into account observations received from the European Patent Office (EPO) as well as from applicants since the last major revision which entered into force on July 1, 1992, and also results of a study undertaken by the International Bureau.
- 3. One modification proposed, pursuant to comments received from applicants, consists in providing for a space on the top of the first sheet where applicants could indicate, where more that one International Preliminary Examining Authority is competent, the name of the International Preliminary Examining Authority chosen for the international preliminary examination.
- 4. Another modification proposed, pursuant to a suggestion made by the EPO, consists in providing a box, at the top of each sheet of the demand (except the first sheet), where the applicant should indicate the international application number.
- 5. The principal modification proposed, pursuant to the study undertaken by the International Bureau, is to simplify the manner of electing States (Box No. V) by pre-marking the check-box "all eligible States" and by removing the Supplemental Box containing the list of all PCT Contracting States bound by Chapter II of the PCT, for the following reasons:

- (i) only 3.5% (229 out of a total of 6,547) of the demands filed relating to which publication under Rule 61.4 has taken place between January 1 and April 30, 1993, did not elect all eligible States;
- (ii) even though the Request and Demand Forms are updated at least once a year, it happens not unfrequently that the "updated" list of States appearing in the Demand Form is not accurate for a given international application filed several months earlier, therefore the applicant has to exert more caution in checking the list and not marking boxes of States which are not available for a given international application; in addition, the International Preliminary Examining Authority and the International Bureau must check the list and issue notifications that some elections are considered not to have been made, therefore causing additional work for the International Authorities; and
- (iii) it happens that applicants forget to mark the check-box electing all eligible States with the consequence that either the demand is considered as not having been made or its date of receipt is the date of receipt of the correction (Rule 60.1(b)) which is often after the 19-month time limit if the demand was submitted at the end of that time limit.
- 6. It is also proposed to consider whether to invert the order between Box No. IV ("Statement Concerning Amendments") and Box No. V ("Election of States") and to renumber the relevant Boxes accordingly so as to keep separate the more important items for which the International Preliminary Examining Authority must carry out a check according to Rule 60.1(a) from the item for which that Authority must carry out a check according to Rule 60.1(f) and (g). Alternatives 1 and 2 for the second sheet are included in the Annex.
- 7. A further modification proposed, pursuant to the study undertaken by the International Bureau, is to provide for indications to be made under item 4, on the last sheet, in the space reserved for the International Preliminary Examining Authority if the demand was received after the expiration of the prescribed time limit (19 months from the priority date) but either Rule 80.5 (Expiration on a Non-Working Day) or Rule 82 (Irregularities in the Mail Service) applies, with the consequence that the effect of postponing the entry into the national phase until at least 30 months from the priority date before the elected Offices is maintained.
- 8. Each proposed modification is identified by a heavy line in the margin of the Form concerned.
- 9. The proposals are submitted to the International Preliminary Examining Authorities for their observations and for the purpose of the consultation required under Rule 89.2(b).
- 10. It is noted that, pending the modification of the Demand Form referred to in paragraph 5, above, the list of PCT Contracting States bound by Chapter II as it appears in the Supplemental Box No. V of the present Demand Form will be updated as usual with effect from July 1, 1993.

#### PCT/MIA/III/5

#### **ANNEX**

# PCT

**CHAPTER II** 

#### DEMAND

under Article 31 of the Patent Cooperation Treaty:

The undersigned requests that the international application specified below be the subject of international preliminary examination according to the Patent Cooperation Treaty to be carried out by the following International Preliminary Examining Authority:

IPEA / \_ (To be filled in by the applicant) For International Preliminary Examining Authority use only Date of receipt of DEMAND Identification of IPEA Applicant's or agent's file reference IDENTIFICATION OF THE INTERNATIONAL APPLICATION Box No. I International filing date (day/month/year) (Earliest) Priority date (day/month/year) International application No. Title of invention Box No. II APPLICANT(S) Name and address: (Family name followed by given name; for a legal entity, full official designation.
The address must include postal code and name of country.) Telephone No.: Facsimile No.: Teleprinter No.: State (i.e. country) of residence: State (i.e. country) of nationality: Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.) State (i.e. country) of nationality: State (i.e. country) of residence: Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.) State (i.e. country) of residence: State (i.e. country) of nationality: Further applicants are indicated on a continuation sheet.

Form PCT/IPEA/401 (first sheet) (DRAFT/MIA/June 1993)

See Notes to the demand form

	Sheet No	International application No.
Continuation of Box No. II APPLICAN	T(S)	
If none of the following s	sub-boxes is used, this sheet is not to i	be included in the demand.
Name and address: (Family name followed by given n	ame; for a legal entity, full official designation. I	The address must include postal code and name of country.)
State (i.e. country) of nationality:	State (i.e. country)	of residence:
State (i.e. country) of nationality:	State (i.e. country)	of residence:
Name and address: (Family name followed by given no	ame; for a legal entity, full official designation. I	The address must include postal code and name of country.)
State (i.e. country) of nationality:	State (i.e. country)	of residence:
Name and address: (Family name followed by given no	20°	
State (i.e. country) of nationality:	State (i.e. country)	of residence:
Further applicants are indicated on another	her continuation sheet.	·

Sheet No	International application No.
Box No. III AGENT OR COMMON REPRESENTATIVE; OR ADDR	ESS FOR CORRESPONDENCE
The following person is agent common representative and has been appointed earlier and represents the applicant(s) also is hereby appointed and any earlier appointment of (an) agent(s) is hereby appointed, specifically for the procedure before the addition to the agent(s)/common representative appointed earlier	for international preliminary examination. s)/common representative is hereby revoked. International Preliminary Examining Authority, in
Name and address: (Family name followed by given name; for a legal entity, full official designates and address must include postal code and name of country.)	gnation. Telephone No.:
	Facsimile No.:
	Teleprinter No.:
Mark this check-box where no agent or common representative instead to indicate a special address to which correspondence s	
Box No. IV STATEMENT CONCERNING AMENDMENTS	
(ii) to take into account the amendments under Article 34 of the description (amendments attached). the claims (amendments attached). the drawings (amendments attached).  (iii) to take into account any amendments of the claims under Article attached).  (iv) to disregard any amendments of the claims made under Article (v) to postpone the start of the international preliminary examination date unless that Authority receives a copy of any amendments that he does not wish to make such amendments (Rule 69.1(d)).  limit under Article 19 has not yet expired.)	19 and to consider them as reversed. on until the expiration of 20 months from the priority made under Article 19 or a notice from the applicant
Where no check-box is marked, international preliminary examination as originally filed or, where a copy of amendments to the claims unde application under Article 34 are received by the International Prelimina up a written opinion or the international preliminary examination repo	r Article 19 and/or amendments of the international ary Examining Authority before it has begun to draw
Box No. V ELECTION OF STATES	
The applicant hereby elects all eligible States (that is, all States Chapter II of the PCT) except	
(If the applicant does not wish to elect certain eligible States, th indicated above.)	

	Sheet No	International application No.
Box No. III AGENT OR CO	MMON REPRESENTATIVE; OR ADDRESS FOR	R CORRESPONDENCE
is hereby appointe	agent common representative  d earlier and represents the applicant(s) also for interned and any earlier appointment of (an) agent(s)/common ed, specifically for the procedure before the Internation (s)/common representative appointed earlier.	on representative is hereby revoked.
Name and address: (Family name for The address mu	ollowed by given name; for a legal entity, full official designation. ust include postal code and name of country.)	Telephone No.:
		Facsimile No.:
		Teleprinter No.:
Mark this check-b	ox where no agent or common representative is/has b a special address to which correspondence should be	een appointed and the space above is used sent.
Box No. IV ELECTION OF	STATES	
	oes not wish to elect certain eligible States, the name(s,	
Box No. V STATEMENT CO	ONCERNING AMENDMENTS	
(i) to start the interna	ational Preliminary Examining Authority* utional preliminary examination on the basis of the in the amendments under Article 34 of the description (amendments attached). the claims (amendments attached). the drawings (amendments attached).	sternational application as originally filed.
attached).	nt any amendments of the claims under Article 19 filed	7 77
( )	mendments of the claims made under Article 19 and to rt of the international preliminary examination until th uthority receives a copy of any amendments made und	e expiration of 20 months from the priority

	Sheet No	International application No.
Box No. VI CHECK LIST		
The demand is accompanied by the following the urposes of international preliminary examinations of the control		For International Preliminary Examining Authority use only received not received
1. amendments under Article 34	1	
description	: sheets	
claims	: sheets	
drawings	: sheets	
2. letter accompanying amendments		
under Article 34	: sheets	
3. copy of amendments under Article 19	: sheets	
copy of statement under Article 19	: sheets	
5. other (specify):	: sheets	
he demand is also accompanied by the item	(s) marked below:	
separate signed power of attorned.	ey 4. [	fee calculation sheet
2. copy of general power of attorn	ey 5.	other (specify):
	_	
statement explaining lack of signal	nature	
	70	
For Inter	national Preliminary Exami	ning Authority use only
Date of actual receipt of DEMAND:		
. Adjusted date of receipt of demand due to CORRECTIONS under Rule 60.1(b):		
The date of receipt of the deman- 19 months from the priority date an		
. The demand is regarded as made B	EFORE the expiration of 1	9 months from the priority date by virtue of Rule 80.5.
ALTHOUGH the date of receipt of is excused pursuant to Rule 82.	the demand is after the expi	ration of 19 months from the priority date, the delay in arriva
	For International Bure	au use only
Demand received from IPEA on:		
orm PCT/IPEA/401 (last sheet) (DRAFT/M	I A /Tune 1003)	See Notes to the demand for

Form PCT/IPEA/401 (last sheet) (DRAFT/MIA/June 1993)

#### NOTES TO THE DEMAND FORM (PCT/IPEA/401)

These Notes are intended to facilitate the filling in of the demand form and to give some information concerning international preliminary examination under Chapter II of the Patent Cooperation Treaty (PCT). For more detailed information, see the PCT Applicant's Guide, a publication of WIPO. The Notes are based on the requirements of the PCT, the Regulations and the Administrative Instructions under the PCT. In case of any discrepancy between these Notes and those requirements, the latter are applicable.

In the demand form and these Notes, "Article", "Rule" and "Section" refer to the provisions of the PCT, the PCT Regulations and the Administrative Instructions, respectively.

Please use a typewriter; check-boxes may be marked by hand with dark ink (Rules 11.9(a) and (b) and 11.14).

#### IMPORTANT GENERAL INFORMATION

Who May File a Demand (Article 31(2)(a) and Rule 54): A demand (for international preliminary examination) may only be filed by an applicant who is a national or resident of a PCT Contracting State which is bound by Chapter II of the PCT; furthermore, the international application must have been filed with a receiving Office of, or acting for, a State bound by Chapter II. Where there are two or more applicants (for the same or different elected States) at least one of them must qualify.

When Must the Demand Be Filed (Article 39(1)): The demand must be filed before the expiration of 19 months from the priority date in order to extend the time limit for entering the national phase of the PCT procedure from 20 to 30 months from the priority date. Warning: if the demand is filed later, the national phase will not be delayed in respect of the elected States and the applicant must enter the national phase before the expiration of the time limit applicable under Article 22 (which is usually 20 months from the priority date).

In Which Language Must the Demand Be Filed (Rule 55.1): The demand must be filed in the language of the international application if that language is English, French, German, Japanese or Russian; otherwise, the demand must be filed in English.

In Which Language Must Amendments Be Filed (Rule 66.9): Amendments and letters relating thereto must be in the language of publication.

What is the Language of Correspondence (Rule 92.2 and Section 104): Any letter from the applicant to the IPEA must be in the same language as the international application to which it relates. However, the IPEA may authorize the use of another language for letters which do not contain or relate to amendments of the international application. Any letter from the applicant to the International Bureau must be in English or French, at the choice of the applicant. However, if the language of the international application is English, the letter must be in English; if the language of the international application is French, the letter must be in French.

Which Fees Must Be Paid and When (Rules 57 and 58): At the time the demand is submitted, the applicant must pay the preliminary examination fee and the handling fee. The Fee Calculation Sheet should be used for that purpose. For details concerning the payment of the fees, see the Notes to that Sheet.

Where Must the Demand Be Filed (Article 31(6)(a)): The demand must be filed with a competent International Preliminary Examining Authority (IPEA). The receiving Office with which the international application was filed will, upon request, give information about the competent IPEA (or see Annex C of Volume I of the PCT Applicant's Guide). If several IPEAs are competent, the applicant has the choice and the demand must be

filed with (and the fees must be paid to) the IPEA chosen by the applicant. The IPEA chosen by the applicant should be identified, preferably by an indication of the name or two-letter code of the IPEA, at the top of the first sheet of the demand in the space provided for that purpose.

#### BOX No. I

Applicant's or Agent's File Reference: A file reference may be indicated, if desired. It should not exceed 12 characters. Characters in excess of 12 may be disregarded (Section 109).

Identification of the International Application (Rule 53.6). The international application number must be indicated in Box No. I. Where the demand is filed at a time when the international application number has not yet been notified by the receiving Office, the name of that Office must be indicated instead of the international application number.

International Filing Date and (Earliest) Priority Date (Section 110): Dates must be indicated by the Arabic number of the day, the name of the month and the Arabic number of the year—in that order; after, below or above such indication, the date should be repeated in parentheses, using two-digit Arabic numerals for each of the number of the day, the number of the month and the last two numbers of the year, in that order, and separated by periods, e.g., "05 March 1992 (05.03.92)". Where the international application claims the priority of several earlier applications, the filing date of the earliest application whose priority is claimed must be indicated as the priority date.

Title of the Invention: If a new title has been established by the International Searching Authority, that title must be indicated in Box No. I.

#### BOX No. II

Applicant(s) (Rule 53.4): All the applicants for the elected States must be indicated in the demand; an applicant named in the request part of the international application for a State which is not elected need not be named in the demand. It should be noted that the persons named as "inventor only" in the request need not be named in the demand.

Make in Box No. II of the demand the required indications as appearing in Boxes Nos. II and III of the request (Form PCT/RO/101). The Notes to the request apply mutatis mutandis. If there are two or more applicants for the States elected in the demand, give the required indications for each of them; if there are more than three applicants, make the required indications on the "Continuation Sheet".

If different applicants are indicated in the request for different designated States, indicate in Box No. II of the demand only the applicants for the States elected in Box No. V (no indication of the States for which a person is applicant need be made, because those indications have been made in the request).

page 2

#### BOX No. III

Agent or Common Representative (Rules 53.5, 90.1 and 90.2): Mark the applicable check-boxes to indicate first whether the person named in this Box is agent or common representative, then whether that person has been appointed earlier (i.e., during the procedure under Chapter I), or is appointed in the demand and any earlier appointment of another person is revoked, or is appointed specifically for the procedure before the IPEA (without revocation of any earlier appointment), in addition to the person(s) appointed earlier.

Where an additional person is appointed specifically for the procedure before the IPEA, all notifications issued by the IPEA will be addressed only to that additional person. A separate power of attorney must be filed with the IPEA, the International Bureau or the receiving Office, if the person appointed at the time the demand is filed (i.e., was not appointed earlier) signs the demand on behalf of the applicant (Rule 90.4).

Address for Correspondence (Rule 4.4(d) and Section 108): Where an agent is appointed, any correspondence intended for the applicant will be sent to the address indicated for that agent (or for the first-mentioned agent, if more than one is appointed). Where one of two or more applicants is appointed as common representative, the address indicated for that applicant in Box No. III will be used.

Where no agent or common representative is appointed, any correspondence will be sent to the address, indicated in Box No. II, of the applicant (if only one person is named as applicant) or of the applicant who is considered to be common representative (if there are two or more persons named as applicants). However, if the applicant wishes correspondence to be sent to a different address in such a case, that address may be indicated in Box No. III instead of the designation of an agent or common representative. In this case, and only in this case, the last check-box of Box No. III must be marked (that is, the last check-box must not be marked if either of the check-boxes "agent" or "common representative" in Box No. III has been marked).

#### BOX No. IV

Statement Concerning Amendments (Rules 53.2(a)(v), 53.9, 62, 66.1 and 69.1): The international preliminary examination will start on the basis of the international application as filed or, if amendments have been filed, as amended. Mark the appropriate check-box(es) to enable the IPEA to determine when and on what basis it can start international preliminary examination.

Mark check-box (i) where the international preliminary examination should start on the basis of the international application as filed.

Mark check-boxes (ii) and/or (iii) where amendments are to be taken into account and submit with the demand a copy of amendments to the claims under Article 19 (Rule 53.9(a)(i)) and/or the amendments of the international application under Article 34 (Rule 53.9(c)), as the case may be. If a check-box is marked but the demand is not accompanied by the documents referred to, the start of international preliminary examination will be delayed until the IPEA receives them.

Mark check-box (iv) if amendments of the claims under Article 19 have been filed with the International Bureau during the Chapter I procedure, but the applicant does not want that these amendments be taken into account for the purpose of international preliminary examination when the latter starts (Rule 53.9(a)(ii)).

Mark check-box (v) where the time limit for filing amendments of the claims under Article 19 has not expired at the time the demand is filed and the applicant wants to keep the option for the filing of such amendments open; the IPEA is thus requested to postpone the start of international preliminary examination (Rules 53.9(b) and 69.1(d)). It should be noted that the examination will start in any event after the expiration of 20 months from the priority date even where the time limit for filing amendments has not yet expired or no amendments have been received by the IPEA.

If no check-box is marked, refer to the footnote at the bottom of Box No. IV.

#### BOX No. V

Election of States (Rule 53.7): Only States which are bound by Chapter II of the PCT and which have been designated in the international application (i.e., States whose designations have been made under Rule 4.9(a), confirmed under Rule 4.9(c) or considered as having been made under Rule 32.2(a)(i)) can be elected. They are the "eligible States".

For the convenience and safeguard of applicants, the check-box in Box No. V has been pre-marked so that all eligible States are automatically elected. It is only where the applicant does not wish to elect certain eligible States that the name(s) or country codes(s) of those States must be indicated on the dotted line, after the word "except".

The indication in the demand of the kind of protection or treatment desired for any elected State is not required since it follows the indication made when designating that State in the international application. *Greece, Spain, Switzerland and Liechtenstein* are not eligible because they are not bound by Chapter II and cannot be elected; however, if they have been designated in the international application for a European patent together with at least one other Contracting State of the European Patent Convention bound by Chapter II, the time limit under Article 39(1) applies also with respect to those States if the other State has been elected before the expiration of 19 months from the priority date.

#### BOX No. VI

Check List: It is recommended that this Box be filled in carefully in order for the IPEA to determine as soon as possible whether it is in possession of the documents on the basis of which the applicant wishes international preliminary examination to start.

#### BOX No. VII

Signature (Rules 53.8, 90.3(a) and 90.4(a)): The demand must be signed by the applicant or by his agent; if there are two or more applicants, the common representative may sign the demand. If the demand is not signed by (all) the persons who are applicants for the elected States (a person who is applicant only for a State which is not elected need not sign the demand), a power of attorney signed by that (all those) applicant(s) must be filed with the IPEA, with the International Bureau or with the receiving Office unless the agent has previously been appointed.

CHAPTER II

## PCT

### FEE CALCULATION SHEET

Annex to the Demand for international preliminary examination

Applicant  Calculation of prescribed fees  1. Preliminary examination fee P  2. Handling fee H  3. Total of prescribed fees P  Add the amounts entered at P and H and enter total in the TOTAL box TOTAL  Mode of Payment authorization to charge deposit account (see below) cash revenue stamps coupons bank draft other (specify):  Deposit Account Authorization (this mode of payment may not be available at all IPEAs)  The IPEA/ is hereby authorized to charge the total fees indicated above to my deposit account.  (this check-box may be marked only if the conditions for deposit accounts of the IPEA so permit) is hereby authorized to charge any deficiency or credit any overpayment in the total fees indicated above to my deposit account.	International application No.		
Calculation of prescribed fees  1. Preliminary examination fee	Applicant's or agent's ile reference	Date	e stamp of the IPEA
1. Preliminary examination fee	Applicant		
1. Preliminary examination fee			
2. Handling fee	Calculation of prescribed fees		
2. Handling fee			В
3. Total of prescribed fees Add the amounts entered at P and H and enter total in the TOTAL box	Preliminary examination fee		
Add the amounts entered at P and H and enter total in the TOTAL box	2. Handling fee		Н
authorization to charge deposit account (see below)	Add the amounts entered at P and H		TOTAL
postal money order coupons  bank draft other (specify):  Deposit Account Authorization (this mode of payment may not be available at all IPEAs)  The IPEA/ is hereby authorized to charge the total fees indicated above to my deposit account.  (this check-box may be marked only if the conditions for deposit accounts of the IPEA so permit) is hereby authorized to charge any deficiency or credit any overpayment in the total fees indicated above to my deposit account.	authorization to charge	cash	
bank draft other (specify):  Deposit Account Authorization (this mode of payment may not be available at all IPEAs)  The IPEA/ is hereby authorized to charge the total fees indicated above to my deposit account.  [Ithis check-box may be marked only if the conditions for deposit accounts of the IPEA so permit) is hereby authorized to charge any deficiency or credit any overpayment in the total fees indicated above to my deposit account.	cheque	revenue stamps	
Deposit Account Authorization (this mode of payment may not be available at all IPEAs)  The IPEA/ is hereby authorized to charge the total fees indicated above to my deposit account.  (this check-box may be marked only if the conditions for deposit accounts of the IPEA so permit) is hereby authorized to charge any deficiency or credit any overpayment in the total fees indicated above to my deposit account.	postal money order	coupons	
is hereby authorized to charge the total fees indicated above to my deposit account.  (this check-box may be marked only if the conditions for deposit accounts of the IPEA so permit) is hereby authorized to charge any deficiency or credit any overpayment in the total fees indicated above to my deposit account.	bank draft	other (specify):	
is hereby authorized to charge the total fees indicated above to my deposit account.  (this check-box may be marked only if the conditions for deposit accounts of the IPEA so permit) is hereby authorized to charge any deficiency or credit any overpayment in the total fees indicated above to my deposit account.			
Descrit Account Number Date (Industrial Land)	The IPEA/ is hereby authorized to charge authorized authorized to charge authorized authorized to charge authorized to charge authorized a	to charge the total fee	itions for deposit accounts of the IPEA so permit) is hereby
	Deposit Account Number Date (day/mor	nth/year)	Signature

# NOTES TO THE FEE CALCULATION SHEET (ANNEX TO FORM PCT/IPEA/401)

The purpose of the fee calculation sheet is to help the applicant to identify the prescribed fees and to calculate the amounts to be paid. It is strongly recommended that the applicant complete, by entering the appropriate amounts in the boxes provided, and submit the fee calculation sheet at the time of filing of the demand. This will help the International Preliminary Examining Authority (IPEA) to verify the calculations and to identify any error in them.

#### CALCULATION OF PRESCRIBED FEES

Two fees must be paid for international preliminary examination:

- (i) the preliminary examination fee for the benefit of the IPEA (Rule 58.1);
- (ii) the handling fee for the benefit of the International Bureau (Rule 57).
- Both fees must be paid to the IPEA upon filing the demand in a currency acceptable to that Authority.

Information about the amount of those fees or about equivalent amounts in other currencies can be obtained from the IPEA or the receiving Office. This information is also published in Annex E of Volume I of the PCT Applicant's Guide and from time to time in Section IV of the PCT Gazette.

Box P: The amount of the preliminary examination fee must be entered in Box P.

Box H: The amount of the handling fee must be entered in Box H.

Total Box: The total of the amounts inserted in Boxes P and H is the amount which must be paid to the IPEA.

#### MODE OF PAYMENT

In order to help the IPEA identify the mode of payment of the prescribed fees, it is recommended to mark the applicable check-box(es).

#### AUTHORIZATION TO CHARGE DEPOSIT ACCOUNT

The applicant should check whether the IPEA allows the use of deposit accounts for payment of PCT fees. In addition, it is recommended that the applicant check what are the specific conditions applicable to the use of deposit accounts with the IPEA since not all IPEAs provide for the same services.

The IPEA will not charge fees to deposit accounts unless the deposit account authorization is signed and indicates the deposit account number.