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(71) Applicant (for all designated States except US): **U.S. BANCORP LICENSING, INC.** [US/US]; U.S. Bancorp Center, 800 Nicollet Mall, Minneapolis, MN 55402 (US).

(72) Inventor: **HAHN-CARLSON, Dean, W.**; 1775 Lexington Avenue South, Unit #23, Lilydale, MN 55118 (US).

(74) Agent: **CRAWFORD, Robert, J.**; Crawford Maunu PLLC, 1270 Northland Drive, Suite 390, St. Paul, MN 55120 (US).

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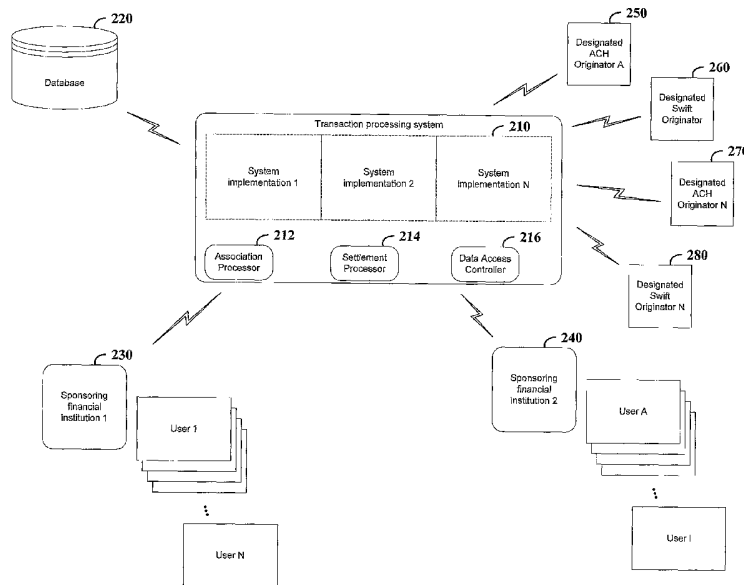
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(54) Title: FINANCIAL INSTITUTION-BASED TRANSACTION PROCESSING SYSTEM AND APPROACH

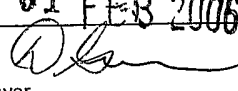


(57) Abstract: Transaction processing (210) for financial institution-based transactions (230, 240) is facilitated. According to an example embodiment of the present invention, a transaction processing approach involves the processing of financial aspects of a transaction between buying and selling parties using transaction rules (214) associated with a sponsoring financial institution (230, 240). Transaction-related information is processed as a function of business rules associated with the sponsoring financial institution to facilitate payment for the transaction and the assessment of fees associated with the transaction processing.

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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US05/20622

<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(7) : G06F 17/60 USCL : 705/ 36R According to International Patent Classification (IPC) or to both national classification and IPC</p>																							
<p>B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) USCL : 705/1, 14, 36R, 37</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched</p> <p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) PatentCafe ICO of issued patents and applications from United States, European Patent Office, Great Britan, and WIPO</p>																							
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1"> <thead> <tr> <th>Category*</th> <th>Citation of document, with indication, where appropriate, of the relevant passages</th> <th>Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>WO 01/88813 A1 (i2 TECHNOLOGIES, INC.) 22 November 2001 (22.11.2001), see entire document.</td> <td>1 - 25</td> </tr> <tr> <td>A</td> <td>US 2003/0018563 A1 (KILGOUR et al.) 23 January 2003 (23.01.2003). see page 1 and 2.</td> <td>1 - 25</td> </tr> <tr> <td>A</td> <td>US 6,167,378 A (WEBBER, JR) 26 December 2000 (26.12.2000), see the figures.</td> <td>1 - 25</td> </tr> <tr> <td>A</td> <td>US 2004/0010463 A1 (HAHN-CARLSON et al.) 15 January 2004 (15.01.2004), see figure 2.</td> <td>1 - 25</td> </tr> <tr> <td>A</td> <td>US 2003/0126047 A1 (HOLLAR et al.) 03 July 2003 (03.07.2003), see figures 1-7.</td> <td>1 - 25</td> </tr> <tr> <td>A</td> <td>US 2002/0087455 A1 (TSAGARAKIS et al.) 04 July 2002 (04.07.2002), see page 1.</td> <td>1 - 25</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	A	WO 01/88813 A1 (i2 TECHNOLOGIES, INC.) 22 November 2001 (22.11.2001), see entire document.	1 - 25	A	US 2003/0018563 A1 (KILGOUR et al.) 23 January 2003 (23.01.2003). see page 1 and 2.	1 - 25	A	US 6,167,378 A (WEBBER, JR) 26 December 2000 (26.12.2000), see the figures.	1 - 25	A	US 2004/0010463 A1 (HAHN-CARLSON et al.) 15 January 2004 (15.01.2004), see figure 2.	1 - 25	A	US 2003/0126047 A1 (HOLLAR et al.) 03 July 2003 (03.07.2003), see figures 1-7.	1 - 25	A	US 2002/0087455 A1 (TSAGARAKIS et al.) 04 July 2002 (04.07.2002), see page 1.	1 - 25
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<p>Date of the actual completion of the international search 01 November 2005 (01.11.2005)</p>		<p>Date of mailing of the international search report 01 FEB 2006</p>																					
<p>Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201</p>		<p>Authorized officer:  Blaine R. Copenheaver Telephone No. 571-272-7774</p>																					