Abstract: A transaction aggregation method that includes the steps of receiving user data and a current transaction amount associated with a current transaction, and retrieving a reliability score for the user with the user data, and calculating an aggregation threshold based on the reliability score. The method also includes updating an aggregated transaction amount by adding the current transaction amount to a previously aggregated transaction amount from previous transactions, and comparing the updated aggregated amount with the aggregation threshold, where the current transaction is aggregated with the previous transactions when the updated aggregated amount is less than the aggregation threshold.
(88) Date of publication of the international search report:
30 April 2009
### A. CLASSIFICATION OF SUBJECT MATTER

**IPC:**
G04F 11/30( 2006.01), H04L 9/32( 2006.01)

**USPC:**
705/26,36,50; 713/200

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)
U.S.: 705/26,36,50; 713/200

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)

### C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<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>X</td>
<td>US 2004/0243832A (WILF et al.) 2 December 2004; see paragraphs 122, 152, 153</td>
<td>20</td>
</tr>
<tr>
<td>Y</td>
<td>US 2003/0126036A (MACAVAGE, III et al.) 3 July 2003; see paragraphs 38-43, 56, 81, 89-97, 103</td>
<td>1-20</td>
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</tbody>
</table>

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

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier application or patent 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
- "Y" 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
- "G" document member of the same patent family

**Date of the actual completion of the international search**
05 May 2008 (05.05.2008)

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