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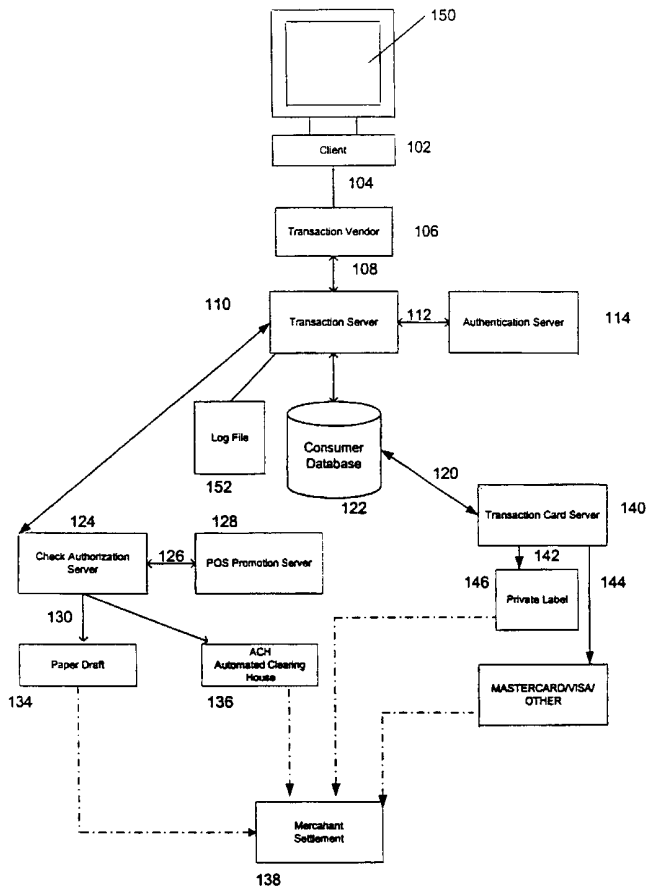
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(54) Title: SYSTEM AND METHOD FOR SECURE NETWORK TRANSACTIONS



(57) Abstract: A comprehensive payment and security architecture presents an Internet or other consumer with the ability to pay for network transactions using authenticated check or other cash account, debit account, credit account and other payment options. A transaction server may authenticate the consumer's identity and verify the amount and type of payment, including to determine whether the transaction may be processed using the Automated Clearing House (ACH) system. Varying degrees in authentication score may result in the presentation of different payment options. Signatureless paper drafts may be generated for check-based transactions, depending on participating bank and other variables. Payment flexibility and transaction security are enhanced.



WO 01/84517 A3



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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER
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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)
 IPC 7 G07F G06F

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 practical, search terms used)

EPO-Internal, WPI Data, PAJ

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X A	US 5 850 446 A (MADAPURMATH VILAS I ET AL) 15 December 1998 (1998-12-15) abstract column 15, line 16 -column 19, line 63 figures 29,31,35 ---	1,2,7,8 28
A	US 5 732 400 A (BATTENFELDER ROBERT R ET AL) 24 March 1998 (1998-03-24) column 5, line 54 -column 8, line 18 ---	1,7,8, 21,22,28
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Patent family members are listed in annex.

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5 724 424 A (GIFFORD DAVID K) 3 March 1998 (1998-03-03) column 5, line 49 -column 7, line 10 figures 1,4,6,7,13,16 claims 1,4 -----	1,2,5,7, 8

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