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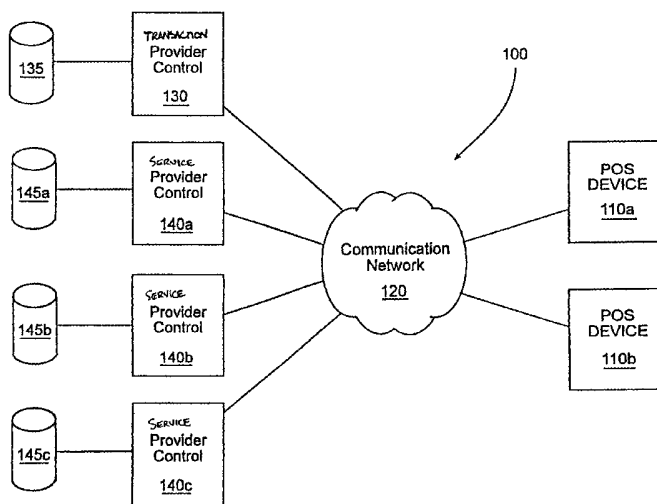
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(54) Title: MONEY TRANSFER CONVENIENCE CARD, SYSTEMS AND METHODS



(57) Abstract: Embodiments of the invention provide money transfer convenience cards and methods and systems for using them. Such embodiments can be used in a relationship between a customer, and transaction provider and a service provider. The transaction provider can provide money transfer services for the customer, and the customer can have an account associated with a convenience card. Embodiments of the invention can be used with a variety of service providers. Merely by way of example, in accordance with some embodiments, the service provider can be a merchant or the product can be a tangible good. In accordance with other embodiments, the service provider may be a plurality of service providers, each providing similar and/or different services. In accordance with other embodiments, the service provider can be a telecommunication service provider and/or the product can be a telecommunication service. Thus, in some cases, the award credited to the customer's account by the transaction provider control can comprise sufficient credit to allow the customer to place a telephone call of a certain duration from the transaction's origination location to its destination location.

WO 2004/092923 A3



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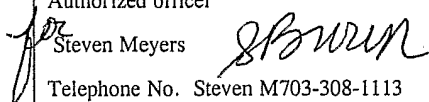
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**INTERNATIONAL SEARCH REPORT**

International application No.

PCT/US04/09691

<p><b>A. CLASSIFICATION OF SUBJECT MATTER</b>                  IPC(7) : G06F 17/60                  US CL : 705/039                  According to International Patent Classification (IPC) or to both national classification and IPC</p>													
<p><b>B. FIELDS SEARCHED</b>                  Minimum documentation searched (classification system followed by classification symbols)                  U.S. : 705/039, 16, 17, 18, 34, 35, 40, 41, 43, 44                  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)                  USPAT, US-PGPUB, EPO, JPO</p>													
<p><b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b></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>X,E</td> <td>US 2004/0083170 A1 (BAM et al.) 29 April 2004 (29.04.2004), see figure 1, 14</td> <td>1-51</td> </tr> <tr> <td>A</td> <td>US 4,700,055 A (KASHKASHIAM, JR.) 13 October 1987 (13.10.1987)</td> <td></td> </tr> <tr> <td>A</td> <td>US 4,650,977 A (COUCH) 17 March 1987 (17.03.1987)</td> <td></td> </tr> </tbody> </table>		Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	X,E	US 2004/0083170 A1 (BAM et al.) 29 April 2004 (29.04.2004), see figure 1, 14	1-51	A	US 4,700,055 A (KASHKASHIAM, JR.) 13 October 1987 (13.10.1987)		A	US 4,650,977 A (COUCH) 17 March 1987 (17.03.1987)	
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<p><input type="checkbox"/> Further documents are listed in the continuation of Box C.      <input type="checkbox"/> See patent family annex.</p>													
<p>* Special categories of cited documents:</p> <table border="0"> <tr> <td>"A " document defining the general state of the art which is not considered to be of particular relevance</td> <td>"T " 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</td> </tr> <tr> <td>"E " earlier application or patent published on or after the international filing date</td> <td>"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</td> </tr> <tr> <td>"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)</td> <td>"Y " document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</td> </tr> <tr> <td>"O " document referring to an oral disclosure, use, exhibition or other means</td> <td>"&amp;" document member of the same patent family</td> </tr> <tr> <td>"P" document published prior to the international filing date but later than the priority date claimed</td> <td></td> </tr> </table>		"A " document defining the general state of the art which is not considered to be of particular relevance	"T " 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	"E " earlier application or patent published on or after the international filing date	"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	"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)	"Y " document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	"O " document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family	"P" document published prior to the international filing date but later than the priority date claimed			
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<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. (703) 305-3230</p>	<p>Authorized officer                    Steven Meyers                  Telephone No. Steven M703-308-1113</p>												