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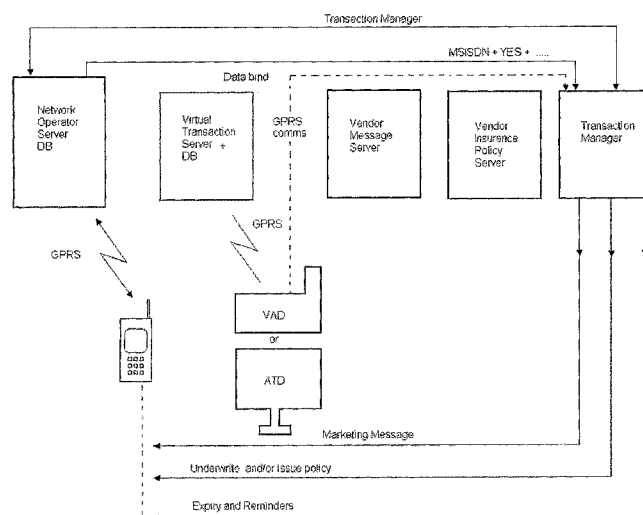
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(54) Title: TRANSACTION FACILITATION SYSTEM



(57) Abstract: The invention generally provides a system for facilitating the initiation and/or conclusion of an insurance contract, said system including: - a telecommunications network; - one or more vendor servers having one or more points-of-presence on the telecommunications network, said servers including: o a CPU; o data storage means; o input and output means, wherein software is provided on at least one of the servers which software is operable on one or more of the servers to initiate an insurance contract in response to data received by the server from a user, a vendor, or a third party over the telecommunications network, wherein when the user completes a financial transaction, a message is sent to the user in which message an offer is made to the user to provide insurance to the user without further charge conditionally on the user responding to the offer by transmitting or having transmitted a message to the one or more servers over the telecommunication network either accepting or rejecting the offer, which responding message is processed by the servers in accordance with predetermined rules set in the software.



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INTERNATIONAL SEARCH REPORT

International application No.
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A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2009.01)

USPC - 705/4

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)

USPC: 705/4

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/1, 4, 78 (text search)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

PubWEST (USPT, PGPB, EPAB, JPAB); GOOGLE

Search Terms Used: insurance, policy, offer, accepting, rejecting, rule, transaction, payment, purchase, new customer, returning customer, underwriting, risk management, rule, airtime, IVR, voice recognition, value, time, max, maximum, total, accumulating, cumulating, amount, SIM

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2003/0182165 A1 (Kato et al.) 25 September 2003 (25.09.2003), entire document, especially; para [0004], [0007], [0009], [0011], [0012], [0013], [0023], [0035], [0039], [0040], [0044], [0047], [0049], [0050], [0055], [0056], [0063], [0095], Abstract and Fig. 1	1-26
Y	US 2002/0002475 A1 (Freedman et al.) 03 January 2002 (03.01.2002), entire document, especially; para [0004], [0009], [0015], [0048], [0068], [0074], [0085], [0094], [0097], [0102], [0110], [0113], [0117], [0151], [0165], [0166], [0208], [0210] and [0239]	1-26
Y	US 2008/0003977 A1 (Chakiris et al.) 03 January 2008 (03.01.2008), entire document, especially; para [0004], [0076] and [0139]	11
Y	US 2006/0100912 A1 (Kumar et al.) 11 May 2006 (11.05.2006), entire document, especially; para [0008], [0011], [0019], [0110], [0256], [0315], [0329] and [0641]	20
Y	US 2007/0299700 A1 (Gay et al.) 27 December 2007 (27.12.2007), entire document, especially; para [0009], [0036], [0041], [0063] and [0064]	21-22
Y	US 2007/0198432 A1 (Pitroda et al.) 23 August 2007 (23.08.2007), entire document, especially; para [0011], [0021], [0042], [0043], [0053], [0057], [0061], [0095], [0125], [0705] and [0715]	23-26

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