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- (81) **Designated States (unless otherwise indicated, for every kind of national protection available):** AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.
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(54) **Title:** A SYSTEM FOR USER TO USER PAYMENTS FACILITATED BY A THIRD PARTY

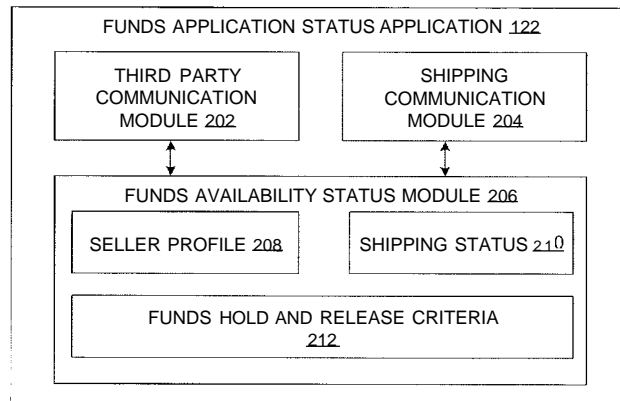


FIG. 2

(57) **Abstract:** A transaction request is received from a buyer for an item listed by a seller in an online marketplace. A tiered status of funds availability to the seller for the transaction request is generated based on a profile of the seller, a funds hold and release criteria, and a shipping status of the item.

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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2012/040261

<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 20/00 (201 2.01) USPC - 705/26.41 According to International Patent Classification (IPC) or to both national classification and IPC</p>																							
<p>B. FIELDS SEARCHED</p> <p>Minimum documentation searched (classification system followed by classification symbols) IPC(8) - G06Q 20/00, 20/08, 20/12, 20/24 (2012.01) USPC - 705/26.1 , 26.35, 26.41 , 27.1 , 40, 75</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) PatBase, Google, Google Patent</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>Y</td> <td>GARNICA, E. Coping with PayPal Payment Holds. 05 August 2010 (05.08.2010) [retrieved on 2012-08-09]. Retrieved from the Internet: <URL: http://www.salehoo.com/blog/coping-with-paypal-payment-holds> entire document</td> <td>1-19</td> </tr> <tr> <td>Y</td> <td>US 2010/0287061 A1 (TERHEGGEN et al) 11 November 2010 (11.11.2010) entire document</td> <td>1-19</td> </tr> <tr> <td>Y</td> <td>JOPEŠ. Paypal Money is Pending Question? FSB Forums. 31 January 2010 (31.01.2010) [retrieved on 2012-08-10]. Retrieved from the Internet: <URL: http://www.fullsizebronco.com/forum/archive/index.php/t-166651 .html> page 1</td> <td>4, 14</td> </tr> <tr> <td>Y</td> <td>US 2010/0153249 A1 (YUAN et al) 17 June 2010 (17.06.2010) entire document</td> <td>5, 15</td> </tr> <tr> <td>Y</td> <td>US 2007/0130051 A1 (SUTTON et al) 07 June 2007 (07.06.2007) entire document</td> <td>5, 15</td> </tr> <tr> <td>Y</td> <td>US 2005/0071244 A1 (PHILLIPS et al) 31 March 2005 (31.03.2005) entire document</td> <td>10, 19</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	Y	GARNICA, E. Coping with PayPal Payment Holds. 05 August 2010 (05.08.2010) [retrieved on 2012-08-09]. Retrieved from the Internet: <URL: http://www.salehoo.com/blog/coping-with-paypal-payment-holds > entire document	1-19	Y	US 2010/0287061 A1 (TERHEGGEN et al) 11 November 2010 (11.11.2010) entire document	1-19	Y	JOPEŠ. Paypal Money is Pending Question? FSB Forums. 31 January 2010 (31.01.2010) [retrieved on 2012-08-10]. Retrieved from the Internet: <URL: http://www.fullsizebronco.com/forum/archive/index.php/t-166651 .html> page 1	4, 14	Y	US 2010/0153249 A1 (YUAN et al) 17 June 2010 (17.06.2010) entire document	5, 15	Y	US 2007/0130051 A1 (SUTTON et al) 07 June 2007 (07.06.2007) entire document	5, 15	Y	US 2005/0071244 A1 (PHILLIPS et al) 31 March 2005 (31.03.2005) entire document	10, 19
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<p>Date of the actual completion of the international search 10 August 2012</p>		<p>Date of mailing of the international search report 06 FEB 2013</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 PCT Helpdesk: 571-272-4300 PCTOSP: 571-272-7774</p>																					