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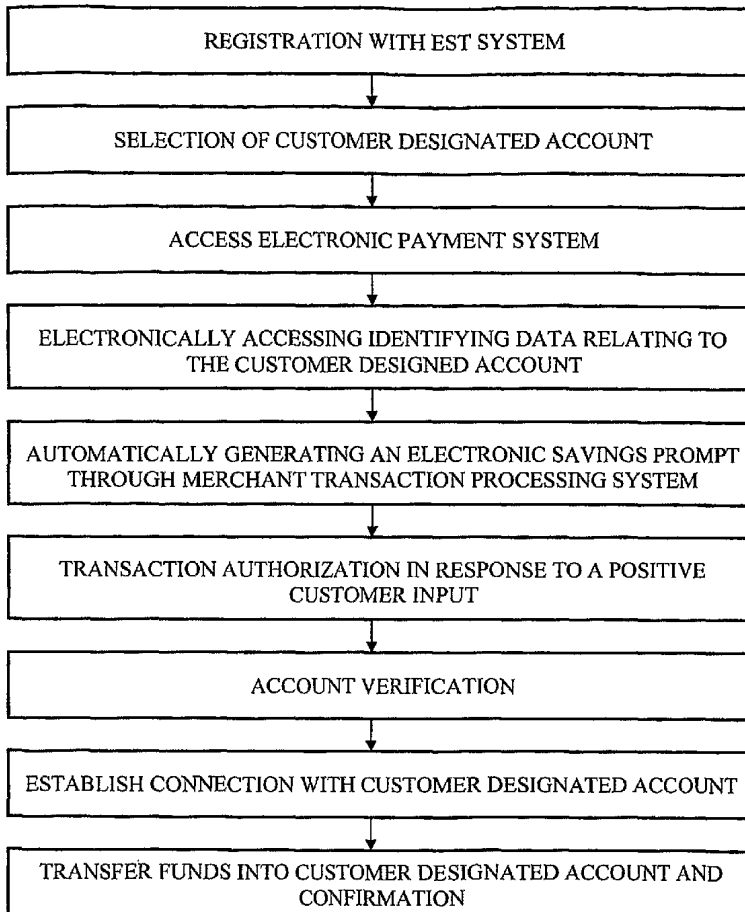
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(54) Title: ELECTRONIC SAVINGS TRANSFERS



(57) Abstract: A system and method is provided for directing the transfer of funds to a customer designated account at a electronic payment system terminal, the method comprising the steps of: a) establishing a customer designated account capable of being accessed through the transaction processing system associated with a merchant, where the transaction processing system is communicatively linked to the customer designated account; b) accessing identifying data relating to the customer designated account through an electronic payment system terminal communicatively linked to the transaction processing system; c) automatically generating an electronic savings prompt for a customer at the electronic payment system terminal; and d) in response to a positive customer input to the savings prompt establishing a connection to the customer designated account and transferring funds into the customer designated account.

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A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8): G06Q 20/00 (2007.01); G06Q 40/00 (2007.01)
 USPC: 705/14,35
 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(8): G06Q 20/00 (2007.01); G06Q 40/00 (2007.01)
 USPC: 705/14, 35

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 USPC: 705/1, 16, 42, 43; 700/90

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Electronic data base: USPTO WEST (PGPB, USPT, EPAB, JPAB); DIALOG PRO (Engineering)
 Search Terms Used: transferring or crediting funds or money or cash or rebate or incentive or award, customer retirement or 401K or savings or bank or IRA or mutual fund account, prompting savings or customer, POS merchant or retailer etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	upromise.com (hereafter "Upromise" -- see http://www.upromise.com and http://web.archive.org/web/20050713002127/www.upromise.com/8298.4.1.do , which shows the upromise web site as of July 8, 2005).	1-48
A	US 2005/0131792 A1 (Rowe) 16 June 2005 (16.06.2005)	1-48
A	US 2004/0083183 A1 (Hardesty et al.) 29 April 2004 (29.04.2004)	1-48
A	US 6,592,030 B1 (Hardesty) 15 July 2003 (15.07.2003)	1-48
A	US 2002/0120513 A1 (Webb et al.) 29 August 2002 (29.08.2002)	1-48

Further documents are listed in the continuation of Box C.

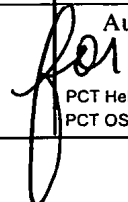
* Special categories of cited documents:

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"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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