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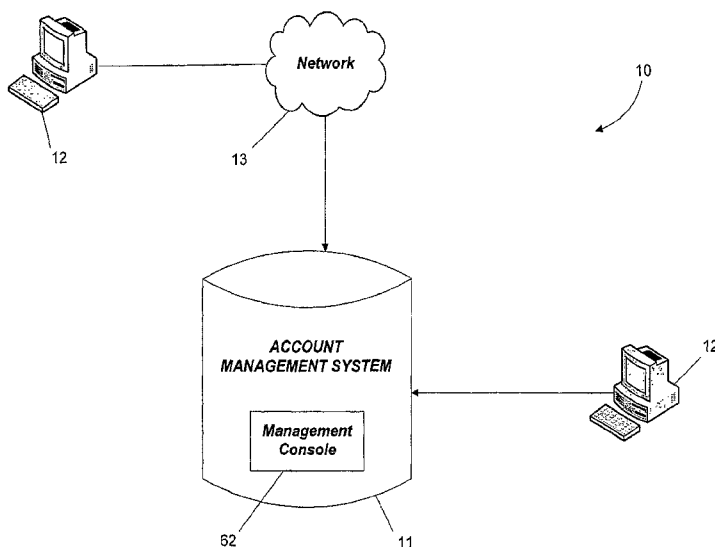
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(57) Abstract: Methods and systems for monitoring an online account opening service One system can include an account management system that performs an online account opening service and includes a management console application. The online account opening service electronically receives account application information and funding information specifying at least one funding source, processes the account application to assess a risk to a financial institution of opening an account for a customer, processes the funding source information to assess a risk to the financial institution of transferring funds from the at least one funding source to the account, and electronically transfers funds from the at least one funding source to the account based on the risk to the financial institution of openin the account for the customer and the risk to the financial institution of transferring funds from the at least one funding source to the account.



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**INTERNATIONAL SEARCH REPORT**

International application No.

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**A. CLASSIFICATION OF SUBJECT MATTER**  
 IPC: **G06Q 40/00( 2006.01)**

USPC: 705/42,44  
 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)  
 U.S. : 705/42, 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)  
 EAST, DIALOG

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 2003/0135457 A1 (STEWART et al) 17 July 2003 (17.07.2003), Paragraphs 1-61.	1-4, 10-14, 20, 21 ----- 5-9, 15-19
Y	US 6,154,729 A (CANNON et al) 28 November 2000 (28.11.2000), columns 1-6.	5-9, 15-19

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"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
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