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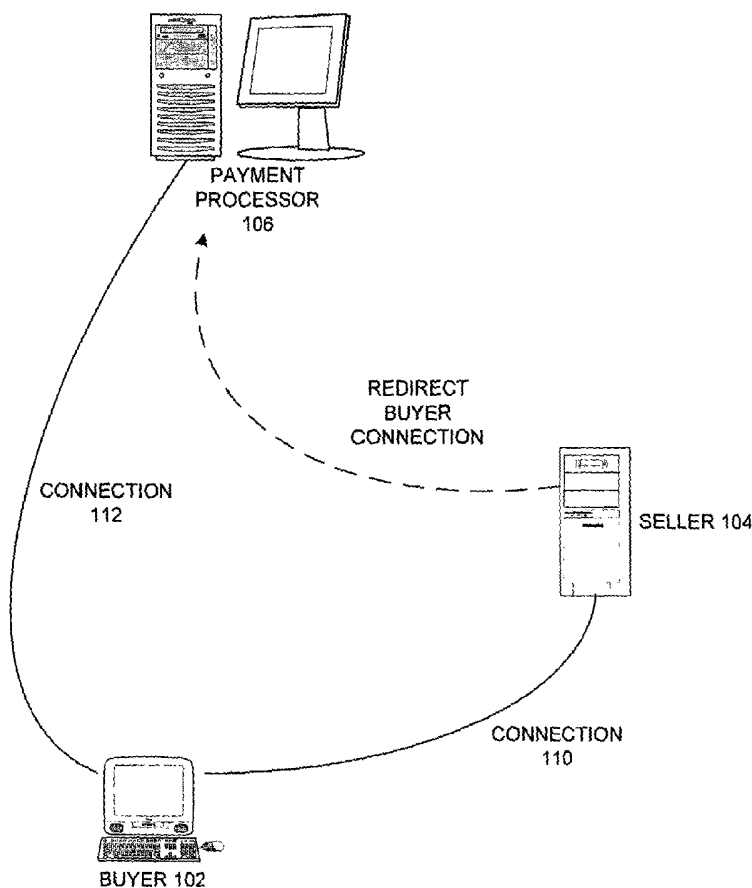
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR THIRD-PARTY PAYMENT PROCESSING



(57) Abstract: A system and method for handling a payment between a buyer/payor and a seller/payee at a third-party site. The buyer is redirected from the seller to a third-party payment processor to process payment for an electronic transaction. Details of the transaction are received with the buyer's connection. The buyer may be electrically disconnected from the seller, thereby preventing financial or private data from being passed to the seller. The third-party payment processor establishes an account for the buyer, if one does not exist, which may be funded by a credit card, debit card or bank account. The account is identified with an electronic mail address or other unique identifier. The payment processor transfers payment from the buyer to the seller (e.g., through a seller account with the processor). The buyer may be redirected to the seller after completion or cancellation of payment.

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## INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 01/21775

A. CLASSIFICATION OF SUBJECT MATTER  
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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 7 G07F

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 practical, search terms used)

EPO-Internal

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6 049 785 A (GIFFORD DAVID K) 11 April 2000 (2000-04-11) abstract column 5 -column 7 ----	1-31
X	EP 0 779 587 A (N K KIKAKU KK) 18 June 1997 (1997-06-18) column 2, line 56 -column 3, line 21 column 6, line 39 -column 7, line 16 ----	1-31
X	US 5 822 737 A (OGRAM MARK E) 13 October 1998 (1998-10-13) abstract column 2, line 4 -column 2, line 37 figure 2 ----- -/--	1-31

☒ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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- \*8\* document member of the same patent family

Date of the actual completion of the international search

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## C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	<p>US 5 715 314 A (MACKIE DAVID J ET AL)</p> <p>3 February 1998 (1998-02-03)</p> <p>abstract</p> <p>column 5, paragraph 2</p> <p>column 6, paragraph 3 - paragraph 4</p> <p>-----</p>	1-31

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