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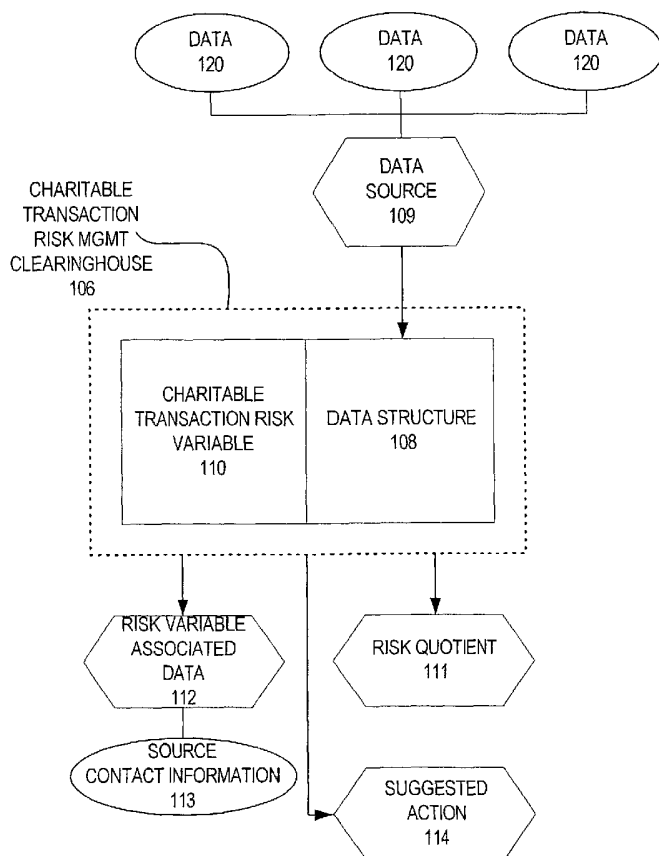
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(54) Title: CHARITABLE TRANSACTION RISK MANAGEMENT CLEARINGHOUSE



(57) Abstract: A computerized risk management method and system for facilitating analysis and quantification of risk associated with a Charitable Transaction (Figure 1A). An automated risk management clearinghouse (CTRM) system maintains a database relating risk variables (112) including world event government advisories, and other information sources (113) with potential risk for a Financial Institution. The CTRMC (106) system can be accessed directly or tied into front end or back end systems to automatically monitor transactions. A rating system (111) is used to access risk based upon criteria such as risk advisories, historical data, interpretation of world events or other variables that can effect risk (Figure 1A).



— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

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## INTERNATIONAL SEARCH REPORT

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PCT/US02/39260

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60  
US CL : 705/38

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. : 705/38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
NONE

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

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,119,103A (BASCH et al) 12 September 2000, col. 4 line 60 - col. 20 line 44	1-23
Y	US 6,016,963 A (EZAWA et al) 25 January 2000, col. 6 line 1 - col. 11 line 36	1-23

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

* Special categories of cited documents:		"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
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