Title: FUNDS MANAGEMENT SYSTEMS AND METHODS

Abstract: Described herein are systems, methods, and articles of manufacture that establish services that facilitate funds management. These services can manage multiple accounts of different types for the same user (either payee or payer). The services can also link a payee account and a payer account to establish electronic funds transfers and other transactions. The services can also facilitate the establishment of an electronic funds transfer through enabling a search for either a payee or a payer according to a criterion.
### A. CLASSIFICATION OF SUBJECT MATTER

G06Q 20/04 (2012.01)  
G06Q 20/30 (2012.01)

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)

- G06Q 20/00, 20/04, 20/30, 20/38, 40/00, G06F 17/00, 17/40, 17/60, G07F 19/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

### C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category*</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
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<td>Y</td>
<td>US 2007/0083464 A1 (RAUL ARMANDO et al.) 12.04.2007, abstract, par. [00 11], [00 15], [00 18], [0037]-[0038], [0040]-[0043], [0045], [0055], [0068]</td>
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<td>X</td>
<td>US 2004/02 10520 A1 (DALEEN R. FITZGERALD et al.) 21.10.2004, abstract, par. [0008]-[0009], [0018]-[0019], [0023]-[0024], [0045], [0048]-[0049], [0052], [0066]-[0067], [0070]-[0073]</td>
<td>26-5 1</td>
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<td>RU 2006 136310 A (FON KHEESEN KLAUDIYA et al.) 20.04.2008</td>
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<td>US 2003/0 135459 A1 (FIRST DATA CORPORATION) 17.07.2003</td>
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<td>A</td>
<td>EP 1465 128 A1 (COOPERATIVE CENTRALE RAIFFEISEN-BOERENLEENBANK B.A.) 06.10.2004</td>
<td>1-5 1</td>
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* Special categories of cited documents:

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier document but published on or after the international filing date
- "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other reason (as specified)
- "O" document referring to an oral disclosure, use, exhibition or other means
- "P" document published prior to the international filing date but later than the priority date claimed

- "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
- "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
- "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
- "&" document member of the same patent family

Date of the actual completion of the international search: 01 April 2013 (01.04.20 13)

Date of mailing of the international search report: 25 April 2013 (25.04.20 13)

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