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(71) Applicant (for all designated States except US): **OMNI-PAY LIMITED** [IE/IE]; 14 Ely Place, Dublin 2 (IE).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **CONNOLLY, Brian** [IE/IE]; 4 Mountsandel Park, Brighton Road, Foxrock, Dublin 18 (IE). **O'DONOGHUE, Hubert** [IE/IE]; 106 Gaybrook Lawns, Malahide, Co. Dublin (IE).

(74) Agents: **HIBBERT, Juliet** et al.; Kilburn & Strode, 20 Red Lion Street, London WC1R 4PJ (GB).

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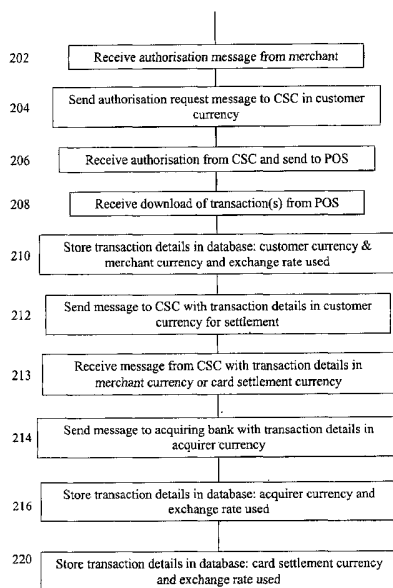
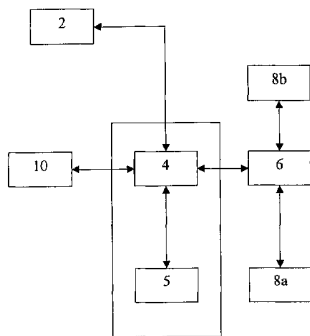
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(54) Title: PURCHASE TRANSACTION SERVICE



(57) Abstract: A process for managing commercial transactions comprising: receiving a first message from a merchant, said first message defining the amount of a card holder's transaction in a first currency defined by the card, receiving or generating a second message defining the amount of the card holder's transaction in a second currency determined by the merchant, sending (212) a request for payment of the transaction to a card issuer, said request including information relating to the amount of the card holder's transaction in the first currency, sending (214) a third message to a financial institution associated with the merchant to the account of the merchant with an amount in a third currency determined by the merchant.

INTERNATIONAL SEARCH REPORT

International Application No

P 1 IB 03/03711

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 5 774 533 A (PATEL NAVNEET A) 30 June 1998 (1998-06-30) column 16, line 55 -column 17, line 35; figures 12,27 column 26, line 16 -column 27, line 51; claims 1,21 ---	1-16
Y	EP 0 949 596 A (CITIBANK NA) 13 October 1999 (1999-10-13) column 5, line 22 -column 7, line 13; claim 23; figure 4 ---	1-16
Y	WO 01 86597 A (CENTIVES INC E) 15 November 2001 (2001-11-15) page 4, line 4 -page 5, line 24; claims 1,29 --- -/--	1-16



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Patent family members are listed in annex.

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Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,
Fax: (+31-70) 340-3016

Authorized officer

Ruester, H-B

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

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