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(54) **Title:** PAYMENT PROCESSING SYSTEM TRUSTED AGENT IDENTIFICATION

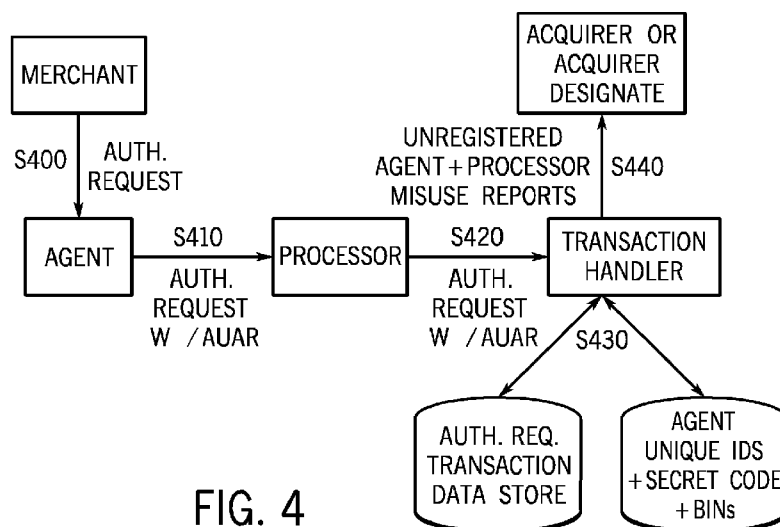


FIG. 4

(57) **Abstract:** Compliance with data security requirements is determined for an agent that processes transactions for merchants. An authorization request received from the agent for a transaction on an account that includes a bank identification number (BIN) licensed to an acquirer and an agent unique account result (AUAR) for the agent. The AUAR is valid when a primary account number (PAN) corresponding to the account and an agent identifier can be derived from the AUAR. The AUAR is invalid when the PAN lacks such correspondence or when the agent identifier lacks uniqueness among other agent identifiers. The acquirer receives the identify of the agent and the BIN when the AUAR is invalid, when the agent isn't registered to use the BIN, and when the agent identifier is invalid. When the agent is not registered to use the BIN, the acquirer will be informed.



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A. CLASSIFICATION OF SUBJECT MATTER*G06Q 20/00(2006.01)i*

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)

IPC8: G06F 17/00; G06Q 20/00; G06Q 30/00; G06Q 40/00; G06F 50/00

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

Korean utility models and applications for utility models since 1975.

Japanese utility models and applications for utility models since 1975.

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

e-KOMPASS(KIPO internal) "agent, third party, intermediate, broker, trust

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2001-0001321 A1 (DAVID RESNICK et al.) 17 MAY 2001 SEE THE ABSTRACT; CLAIMS 1, 20, 35, 40, 48; FIGURES 1-8	1-33
A	US 2004-0205011 A1 (CATHY C. NORTHINGTON et al.) 14 OCTOBER 2004 SEE THE ABSTRACT; CLAIMS 1-10; FIGURES 1-3; PAGE 3	1-33
A	JP 2002-197397 A (SAKURA BANK LTD.) 12 JULY 2002 SEE THE ABSTRACT; CLAIMS 1-24	1-33
A	KR 10-2003-0048667 A (XWARE SOLUTION CO., LTD.) 25 JUNE 2003 SEE THE ABSTRACT; CLAIMS 1-10; FIGURES 1-4	1-33

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

* Special categories of cited documents:

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"&" document member of the same patent family

Date of the actual completion of the international search

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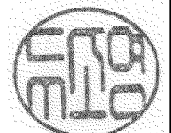
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INTERNATIONAL SEARCH REPORT

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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KR 10-2003-0048667 A	25.06.2003	NONE	