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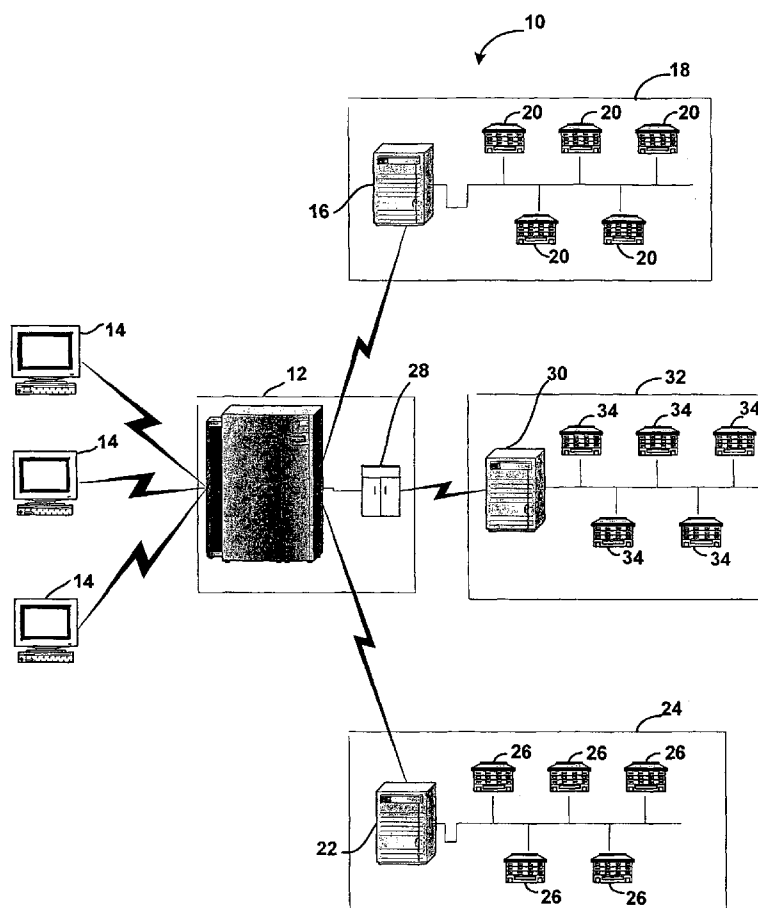
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(54) Title: EQUIPMENT TO FACILITATE MONEY TRANSFERS INTO BANK ACCOUNTS



(57) Abstract: In one embodiment, the invention provides a computerized system and method for transferring money to a bank account, typically when paid in cash or a cash equivalent at a point of sale device. According to one method, transactional information is transmitted to a host computer system from a point of sale device. The transactional information includes information on a bank account that is to receive the money. The transaction information is stored at the host computer system. Also, at least some of the transaction information is sent to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries. The intermediary computer system may also determine which one of the banking networks is associated with the bank account that is to receive the money. A request is transmitted from the intermediary computer network to a local banking network and includes information on the bank account that is to receive the money and an amount of money to deposit. The bank account may then be credited with the money.



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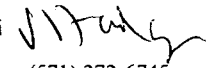
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<b>B. FIELDS SEARCHED</b>  Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/39,41,42; 235/379,380  Documentation searched other than minimum documentation to the extent that such documents are included 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		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2003/0222135 A1 (STOUTENBURG et al.) 04 December 2003 (04.12.2003), column 11 thru column 23.	1-30
A	US 6,609,113 B1 (O'LEARY et al) 19 August 2003 (19.08.2003), entire document.	1-30
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