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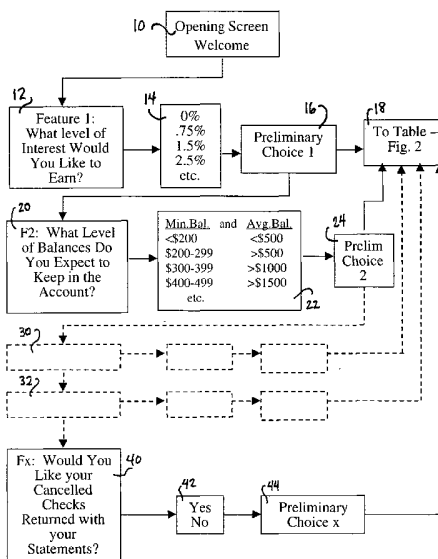
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Declarations under Rule 4.17:

— as to applicant's entitlement to apply for and be granted
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AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA,
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[Continued on next page]

(54) Title: USER CONFIGURABLE DEMAND DEPOSIT ACCOUNT SYSTEM AND METHOD



(57) Abstract: A computer-implemented is disclosed for a user to configure important features (12, 20, 40) of a demand deposit account at a financial institution, for features (12, 20, 40) and periodic cost using options for each feature as set by the institution. Interest paid, balance levels, teller and ATM uses, direct deposit, and canceled check return. The user, working directly at a computer terminal or through an agent using a terminal displaying the features and options (12, 20, 40), selects a desired option for each feature of the account from among those offered, depending on the user's needs and habits. When an option is selected and submitted for all the features, the system computes the monthly cost of the account from a database.



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- as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZM, ZW, ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB,

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<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(7) :G06F 17/60 US CL :705/42, 35 According to International Patent Classification (IPC) or to both national classification and IPC</p>														
<p>B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/42, 35</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched none</p> <p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) WEST, DIALOG</p>														
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1"> <thead> <tr> <th>Category*</th> <th>Citation of document, with indication, where appropriate, of the relevant passages</th> <th>Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>US 5,966,695 A (MELCHIONE et al) 12 October 1999, entire documents.</td> <td>1-29</td> </tr> <tr> <td>A,P</td> <td>US 6,223,983 B1 (KJONAAS et al) 01 May 2001, entire document.</td> <td>1-29</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	A	US 5,966,695 A (MELCHIONE et al) 12 October 1999, entire documents.	1-29	A,P	US 6,223,983 B1 (KJONAAS et al) 01 May 2001, entire document.	1-29			
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<p><input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.</p>														
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