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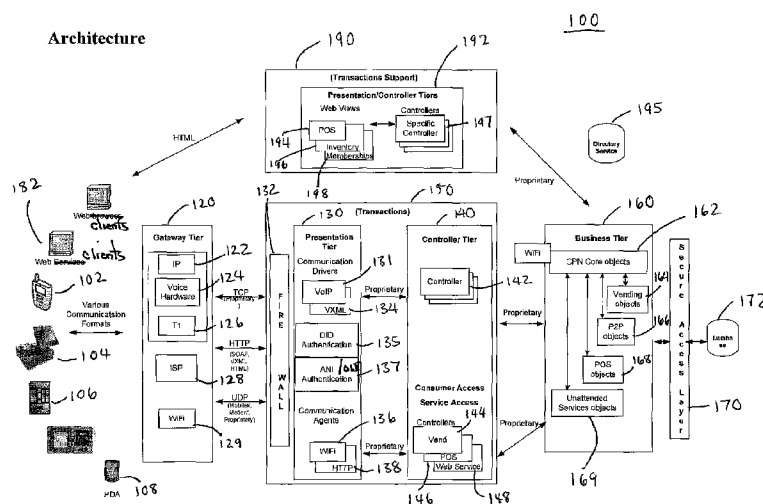
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(54) Title: FINANCIAL TRANSACTIONS USING A COMMUNICATION DEVICE



(57) Abstract: A computer implemented system provides a method of conducting a financial transaction. The method begins when the system assigns a designator of a value using a preauthorization by a payor. The system associates the payor with an authorized payor telephone identifier. When the system receives a telephone call with the authorized payor telephone identifier at a specified Direct Inward Dial (DID) telephone number associated with a transaction type, the system responds by sending at least one transaction code to the payor. When the system receives the transaction code from the payee, the designator of value is re-assigned to from the payor to the payee. The system allows the transaction code to be delivered directly from the payor to the payee or sent automatically to the payee. Each DID telephone number represents different transaction types such as Automatic Teller Machine (ATM), Person-To-Person (P2P), merchant transactions, vending transactions and other types of transactions.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/64203

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2007.01)

USPC - 705/39

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)
705/39Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
705/1, 35, 44; 700/1, 90; 902/25Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
WEST(USPAT, US PUB, EPO, JPO, DERWENT) DialogPRO(Engineering); Google - financial and transaction and payor and payee and telephone and preauthorization, direct inward dial, cipher, currency, POS, identified, prepaid, ATM, postal, email, voice, text, payee, server, code, telephone, transaction

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2003/0074328 A1 (SCHIFF et al.) 17 April 2003 (17.04.2003), entire document, especially Abstract, Claim 67, para [0003]-[0043]	1-35
Y	US 6,457,038 A1 (DEFOSSE) 24 September 2002 (24.09.2002), entire document, especially col 5, ln 29-65	1-35
Y	US 2002/0077954 A1 (SLAIGHT et al.) 20 June 2002 (20.06.2002), entire document, especially para [0119]	6
Y	US 2005/0229009 A1 (SHINZAKI) 13 October 2005 (13.10.2005), entire document, especially para [0038]	16 and 17
A	US 2004/0111371 A1 (FRIEDMAN) 10 June 2004 (10.06.2004), entire document.	1-35

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