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- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.
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(54) Title: FRIENDLY FUNDING SOURCE

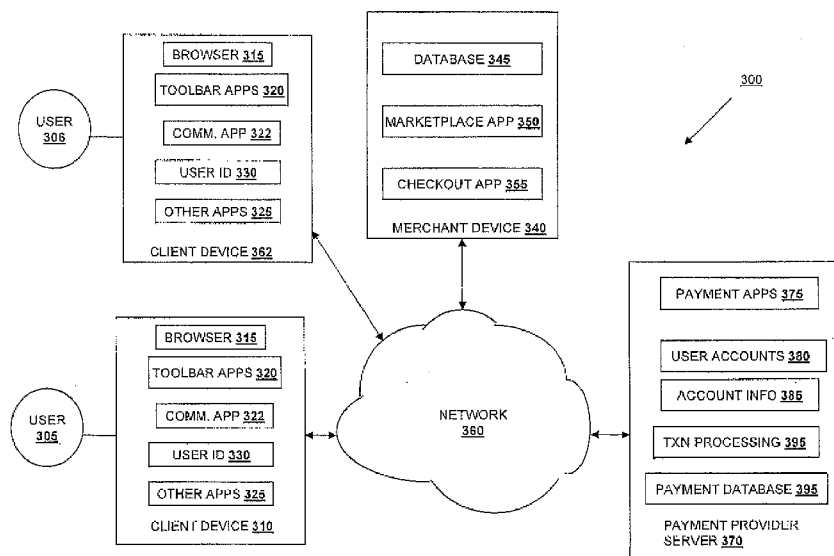


FIG. 3

(57) Abstract: A user can select one or more friendly funding sources to make a payment. The friendly funding sources are pre-approved by a "friend" of the user and have restrictions for use. When the user desires to make a payment, the user sees one or more friendly funding sources and can choose any combination of friendly funding sources and conventional funding sources for making the payment.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 12/29979

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 20/00 (2012.01)

USPC - 705/78

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)

USPC: 705/78

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
IPC: G06Q20/00; USPC: 705/78; 705/64; 705/39 (keyword limited; terms below)

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

PubWEST (USPT, PGPB, EPAB, JPAB); Google Scholar; Google Patents

Keywords: Payment; financial transaction; account; friendly account; friend; restrictions; limits; notification; modification

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2011/0071914 A1 (BEASLEY et al.) 24 March 2011 (24.03.2011), entire document, especially; para [0020], [0021], [0023], [0026], [0027], [0031], [0033], [0034], [0042], [0043]	1 - 20
A	US 7,204,412 B2 (FOSS, JR) 17 April 2007 (17.04.2007), entire document	1 - 20
A	US 2008/0010193 A1 (RACKLEY III et al.) 10 January 2008 (10.01.2008), entire document	1 - 20

☐ Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

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"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

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