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(54) Title: ASSURANCE EXCHANGE

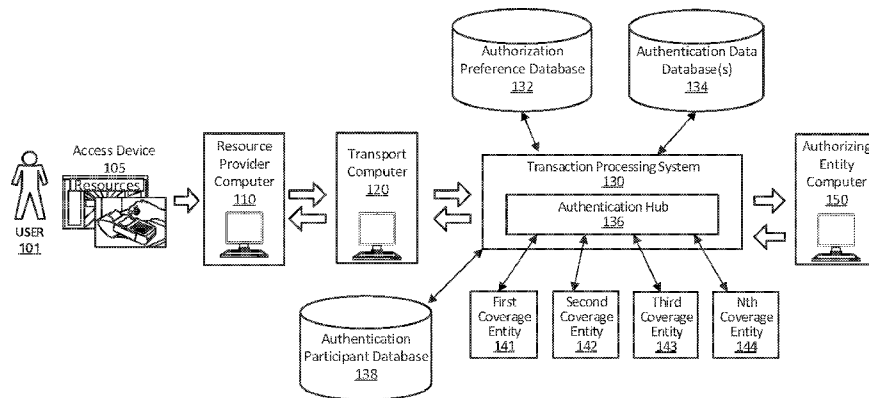


FIG. 1

(57) Abstract: Systems and methods for facilitating an exchange of assurance for an individual transaction are disclosed. A method includes receiving an authorization request message for a transaction from an access device, and determining a coverage entity from a plurality of coverage entities for the transaction, the plurality of coverage entities available to provide coverage for the transaction. The method also includes linking, by the server computer, the coverage entity to the transaction, and transmitting, an authorization response message to the access device.



MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM,
TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW,
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A. CLASSIFICATION OF SUBJECT MATTER

G06F 21/31(2013.01)i, G06F 21/45(2013.01)i, H04L 9/32(2006.01)i, H04L 12/58(2006.01)i, G06F 21/55(2013.01)i, G06F 21/57(2013.01)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)

G06F 21/31; G06Q 40/08; G06F 17/60; G06Q 40/00; G06F 21/45; H04L 9/32; H04L 12/58; G06F 21/55; G06F 21/57

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

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) & Keywords: determine coverage, entity, authorization, risk, credit, 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 2012-0265681 A1 (ERIK STEPHEN ROSS) 18 October 2012 See paragraphs [0003]-[0004], [0010], [0059]-[0062], [0079], [0089], [0103], [0126]; claims 2, 4; and figure 1.	1-20
Y	US 2004-0078250 A1 (ROBERT B. SCHORB) 22 April 2004 See paragraphs [0021], [0028]-[0029], [0043]; and figure 1.	1-20
A	US 2010-0287099 A1 (FREDERICK LIU et al.) 11 November 2010 See paragraphs [0009], [0049]; and figure 2.	1-20
A	US 2014-0025391 A1 (FIRST DATA CORPORATION) 23 January 2014 See paragraphs [0020], [0054]; and figure 6.	1-20
A	WO 2010-138932 A1 (BRADSHAW, PAUL et al.) 02 December 2010 See paragraphs [0019], [0039]; and figure 1.	1-20

Further documents are listed in the continuation of Box C.

See patent family annex.

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INTERNATIONAL SEARCH REPORT

Information on patent family members

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PCT/US2017/062572

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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