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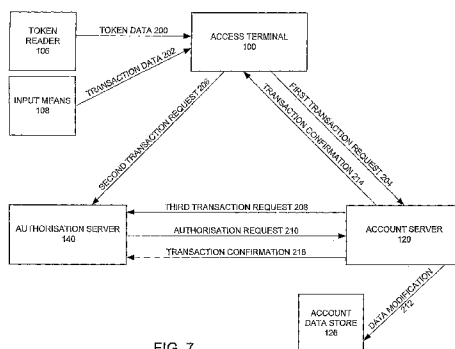


FIG. 7

(57) Abstract: There is provided an authorisation system comprising: an authorisation server (140); an account server (120) for storing account data relating to a plurality of accounts; an access terminal (100), including: a token reader (106) for inputting token data from a selected one of a plurality of tokens, the token data identifying one of the plurality of accounts; input means (108) for inputting transaction data; wherein the access terminal is operable to receive token data from the token reader and to receive transaction data from the input means; to transmit to the account server a first transaction request containing the token data and the transaction data; and to transmit to the authorisation server a second transaction request including access terminal identification data identifying the access terminal; wherein the account server is operable to receive the transaction request; to process the token data to generate account identification data, the account identification data being associated with a portion of the account data; and to transmit a third transaction request to the authorisation server, the third transaction request including the transaction data; wherein the authorisation server is operable to receive the second transaction request and to receive the third transaction request; to process the transaction data and the access terminal identification data to determine whether the access terminal is authorised to enable the transaction; and, if applicable, to transmit to the account server an authorisation request to indicate that the access terminal is authorised; and wherein, in response to receipt of the authorisation request from the authorisation server, the account server is operable to process the transaction data and to modify the account data associated with the account identification data in dependence on the processing.



WO 2008/104788 A3

INTERNATIONAL SEARCH REPORT

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B. FIELDS SEARCHED

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G06Q

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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

EPO-Internal

C. DOCUMENTS CONSIDERED TO BE RELEVANT

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Y	WO 03/098563 A (YATES WEB MARKETING LTD [GB]; READ RICHARD [GB]; BARGATE SIMON [GB]; J) 27 November 2003 (2003-11-27) abstract page 3, paragraph 5-7 page 5, paragraph 4 page 6, paragraph 1-3 page 7, paragraph 2	1-19
Y	US 2002/111919 A1 (WELLER KEVIN D [US] ET AL) 15 August 2002 (2002-08-15) abstract figure 13 paragraph [0097] - paragraph [0099] ----- -/--	1-19

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See patent family annex.

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C(Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
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INTERNATIONAL SEARCH REPORT

Information on patent family members

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