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(54) Title: SYSTEM AND METHODS FOR ELECTRONIC SIGNATURE CAPTURE IN E-CONTRACTING TRANSACTIONS

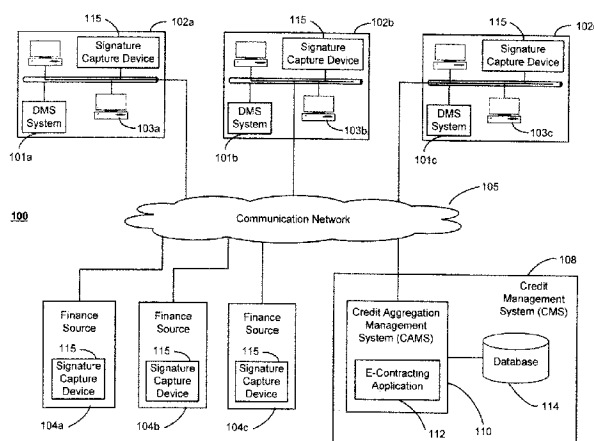


Fig. 1

(57) Abstract: A system and method for generating, executing and maintaining electronic contracts in connection with indirect financing transactions involving an acquisition by a customer of an asset offered by a vendor with financing provided by an independent finance source. In one example embodiment, the system includes an e-contracting component configured to generate an electronic contract having one or more signature fields. The contract further includes a contract identifier and one or more signature identifiers embedded therein. The e-contracting component provides the generated electronic contract to one or more contracting parties, including the customer, the vendor and the finance sources. The system further includes a holographic signature capture device configured to capture one or more holographic signatures indicating execution of the contract by the contracting parties. The capture device is further configured to transmit the captured signature information to the e-contracting component.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 09/35770

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06K 9/00 (2009.01)

USPC - 382/119

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)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC - 382/116; 705/1; 713/168, 176-177, 180, 186; 715/202, 208, 731 (View search terms below)

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

WEST, WIPO Patentscope, Google Scholar, Google, DialogPRO General Research

Search Terms Used: e-contract, customer, vendor, holographic signature capture, dot pattern, barcode, numeric sequence, signature, identif*, holographic signature, holograph*, signature field, financ*, contracting, electronics contract, database, came

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 2006/0277123 A1 (KENNEDY et al.) 07 December 2006 (07.12.2006) entire document, especially Abstract; para [0007]-[0008], [0028], [0057], [0228], [0239], [0364], [0456], [0509], [0594]-[0595], [0598], [0616]	1-7, 9-11, 13-19 ----- 8, 12, 20
Y	US 7,027,623 B2 (MCWILLIAM et al.) 11 April 2006 (11.04.2006) entire document, especially Abstract; col 2, ln 14-16; col 3, ln 39-40; col 7, ln 31-32	8, 12, 20
A	US 2001/0002485 A1 (BISBEE et al.) 31 May 2001 (31.05.2001) entire document	1-20
A	US 7,143,290 B1 (GINTER et al.) 28 November 2006 (28.11.2006) entire document	1-20

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