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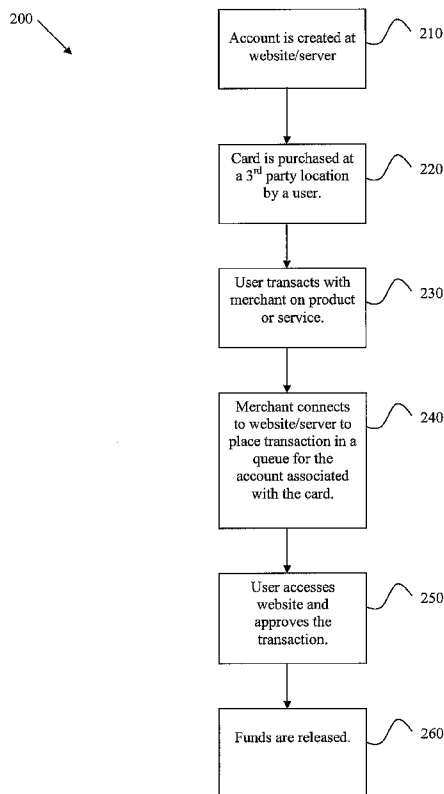
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(54) Title: SYSTEMS AND METHODS FOR USER AUTHORIZED CUSTOMER-MERCHANT TRANSACTIONS



(57) Abstract: Certain embodiments of the present invention provide methods and systems for user authorized transactions. Certain embodiments provide a method for facilitating user authorized transactions between a customer and a merchant. The method includes generating account information for a merchant for a transaction, the account information relating to payment of funds to a merchant in exchange for a good or service pending user authorization. The method also includes facilitating access to a user account to view transaction information for the transaction, the transaction information corresponding to the account information provided to the merchant. The method further includes authorizing payment from account for the transaction based on user approval following user review of the transaction information.

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INTERNATIONAL SEARCH REPORT

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<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 30/00 (2008.04) USPC - 705/26 According to International Patent Classification (IPC) or to both national classification and IPC</p>																			
<p>B. FIELDS SEARCHED</p> <p>Minimum documentation searched (classification system followed by classification symbols) USPC: 705/26</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC: 705/1, 35, 39, 44 (see also text search below)</p> <p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Electronic Databases Searched: PubWEST(USPT,PGPB,EPAB,JPAB); USPTO, Google, Answers.com, Google Patents, WIPO Search Terms Used: user, authorized, customer, merchant, account, information, transaction, access, authorize, payment, website, interactive, voice, card, number, URL, approval, review, pre-paid, identification</p>																			
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:10%;">Category*</th> <th style="width:70%;">Citation of document, with indication, where appropriate, of the relevant passages</th> <th style="width:20%;">Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>X</td> <td rowspan="2">US 2005/0182724 A1 (WILLARD, R.) 18 August 2006 (18.08.2006) para [0011], [0021], [0026], [0045]-[0047], [0049], [0054], [0056], [0060]-[0062], [0064], [0066]-[0067], [0070], [0072], [0081], [0084], [0091], [0133] and [0159]</td> <td>1-11 and 13-20</td> </tr> <tr> <td>Y</td> <td>12</td> </tr> <tr> <td>Y</td> <td>US 2006/0161490 A1 (CHAKIRIS et al.) 20 July 2006 (20.07.2006) para [0028]</td> <td>12</td> </tr> <tr> <td>A</td> <td>US 2004/0243478 A1 (WALKER et al.) 02 December 2004 (02.12.2004)</td> <td>1-20</td> </tr> <tr> <td>A</td> <td>US 2001/0044787 A1 (SHWARTZ et al.) 22 November 2001 (22.11.2001)</td> <td>1-20</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	X	US 2005/0182724 A1 (WILLARD, R.) 18 August 2006 (18.08.2006) para [0011], [0021], [0026], [0045]-[0047], [0049], [0054], [0056], [0060]-[0062], [0064], [0066]-[0067], [0070], [0072], [0081], [0084], [0091], [0133] and [0159]	1-11 and 13-20	Y	12	Y	US 2006/0161490 A1 (CHAKIRIS et al.) 20 July 2006 (20.07.2006) para [0028]	12	A	US 2004/0243478 A1 (WALKER et al.) 02 December 2004 (02.12.2004)	1-20	A	US 2001/0044787 A1 (SHWARTZ et al.) 22 November 2001 (22.11.2001)	1-20
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<p>Date of the actual completion of the international search</p> <p>15 April 2008 (15.04.2008)</p>		<p>Date of mailing of the international search report</p> <p align="center">15 MAY 2008</p>																	
<p>Name and mailing address of the ISA/US</p> <p>Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201</p>		<p>Authorized officer:</p> <p align="right">Lee W. Young</p> <p>PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774</p>																	